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**March 1950**

**Volume 13**

**Number 3**

**World Developments in Social Security Legislation**

**Proposed Budget for Social Security Programs,  
1950-51**

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# Social Security in Review

## 1949 in Review

**T**HE year 1949 was one of continued economic adjustment. Late in 1948 the Nation was still confronted by inflation; during 1949 a successful combination of private and public action limited the "recession" resulting from those inflationary forces to a moderate and brief downturn in business. The recession took place during the first 7 months of the year; production fell off, money incomes declined, and unemployment rose. During the last 5 months, however, the process was reversed.

Total civilian employment for the year averaged 58.7 million, a drop of 700,000—practically all of it in manufacturing—from the 1948 average. In December 1949, civilian employment totaled 58.6 million. Unemployment as measured by the Bureau of the Census averaged 3.4 million in 1949, as compared with an average of 2.1 million in the preceding year. A postwar high of 4.1 million was reached in July, but by the end of the year unemployment had dropped to 3.5 million.

Though personal income fell off by approximately \$2.0 billion compared with the 1948 total—from \$211.9 billion to \$209.8 billion—employee income remained relatively stable. For most of the year, living costs, as measured by the consumers' price index of the Bureau of Labor Statistics, fluctuated within a relatively narrow range, primarily because of changes in food prices. Apparel prices declined steadily, while rents continued to rise. In December the index stood at 167.5; it was 168.6 the previous month and 171.4 in December 1948.

**NEW UNEMPLOYMENT** among workers in jobs covered by the 48 State unemployment insurance programs and that of the District of Columbia rose rather sharply in 1949, as indicated by the number of initial claims filed for benefits. More than half again as many such claims were filed in 1949 as in 1948. An estimated 7.2 million unemployed workers received benefits totaling \$1.7 billion for approximately 86 million weeks of lost work. In the preceding year, unemployed workers were compensated for approximately 42.6 million weeks and received \$790 million. Funds available for benefits dropped from \$7.6 billion at the beginning of 1949 to about \$7.0 billion at the end of the year.

The average benefit check for total unemployment, which was around \$20 during the first half of the year, rose gradually and was about \$21 during the last 3 months. Eligible workers were entitled to draw benefits for an average of about 21 weeks, if they were unemployed that long. Most workers did not use up all the benefits for which they were eligible, and the average beneficiary drew benefits for about 12 weeks; about a third of all beneficiaries, however, exhausted their benefit rights.

**IN OLD-AGE AND SURVIVORS** insurance, monthly benefits totaling \$56.1 million were being paid at the end of December to 2.7 million persons. This number represented a net increase during 1949 of 428,000, or 18.5 percent, of which primary benefits accounted for more than half. For the other types of benefits, the year's increase in the number of beneficiaries ranged from 7 percent for younger widows

with children in their care to 24 percent for aged widows.

Monthly benefits during 1949 were awarded to 682,200 beneficiaries, 14 percent more than the previous high reached in 1948. Awards of primary, wife's, and widow's benefits increased 22, 19, and 13 percent, respectively; fewer of the other types of benefits were awarded than in 1948.

Lump-sum payments awarded during 1949 totaled 212,600—500 less than in 1949—though the number of deceased wage earners represented in these awards increased by 2,000. Under the 1946 amendments, lump-sum payments cannot be made, except as reimbursement for burial expenses, to children or parents of wage earners who die after 1946. As a result, the average number of lump-sum awards has dropped from 1.40 per deceased worker in 1946 to 1.05 in 1949.

Monthly benefit certifications during the year totaled \$655.9 million and lump-sum payments \$33.2 million, representing increases of 21 percent and 3 percent over the totals for the preceding year. These amounts include \$2.9 million certified for additional monthly benefits and \$371,000 for additional lump-sum payments, payable to survivors of veterans of World War II, under section 210 of the Social Security Act as amended in 1946.

**FOR THE COUNTRY** as a whole, assistance case loads were higher in December 1949 than in the previous December. The greatest changes occurred in general assistance, which is the most sensitive of the assistance programs to shifting economic conditions. In this program, relatively large in-



creases in the case load during the first quarter of the year were followed by small decreases in the spring and by a slight upturn in the summer months. During the last quarter of the year, large additions to the case load occurred in States affected by work stoppages in the coal, steel, and related industries. By December 1949, 42 percent more cases were aided under this program than in the previous year.

The 600,000 families receiving aid to dependent children at the end of 1949 represented an increase of 26 percent above the total at the end of the previous year. Although more families were assisted in all States except Nevada, about a fifth of the 125,000 increase was accounted for by liberalization of the programs in California and Louisiana.

In old-age assistance and aid to the blind, the rolls increased more slowly and at more nearly the same rate from month to month and from State to State. For both programs, the increase over the year was not quite 10 percent.

By December 1949, monthly assistance payments amounted to almost \$200 million—an increase of 23 percent from the previous December. Average payments were \$2-3 higher for each of the assistance programs. In a number of States, however, inadequate funds or increases in case load beyond those anticipated resulted in reductions in payments in some programs. Alabama, the District of Columbia, Hawaii, and Utah had lower average payments for all programs.

Unusual changes during December reflect some newly developed State situations. In Massachusetts, for example, a cost-of-living increase for recipients of old-age assistance raised average payments nearly \$4. A combination of the restored percentage cut and a revision in standards to make them more nearly adequate resulted in a \$13 increase in average payments for aid to dependent children in Oregon. The general assistance case load in Pennsylvania declined sharply in December following the settlement of the steel strike and the temporary resumption of coal mining. Many family cases were among those closed; the resulting decrease in the State's average pay-

ments accounted in large part for the slight drop in the national average.

As in previous months, the discon-

tinuance of benefits from the United Mine Workers' welfare and retirement

(Continued on page 28)

### Selected current statistics

[Corrected to Feb. 9, 1950]

Item	Decem-ber 1949	Novem-ber 1949	Decem-ber 1948	Calendar year	
				1949	1948
<i>Labor Force <sup>1</sup> (in thousands)</i>					
Total civilian.....	62,045	62,927	61,375	62,105	61,442
Employed.....	58,556	59,518	59,434	58,710	59,378
Covered by old-age and survivors insurance.....	34,300	34,400	35,700	34,300	35,300
Covered by State unemployment insurance.....	31,900	31,300	33,200	31,500	32,900
Unemployed.....	3,489	3,409	1,941	3,395	2,064
<i>Personal Income <sup>2</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total.....	\$211.5	\$209.4	\$217.0	\$209.8	\$211.9
Employees' income <sup>3</sup> .....	135.8	134.2	138.8	135.1	134.9
Proprietors' and rental income.....	43.4	44.9	50.3	44.8	49.5
Personal interest income and dividends.....	19.1	17.4	16.9	17.3	16.2
Public aid <sup>4</sup> .....	2.4	2.4	1.9	2.2	1.7
Social insurance and related payments <sup>5</sup> .....	7.1	6.8	5.7	6.9	5.6
Veterans' subsistence allowances <sup>6</sup> and bonuses.....	2.1	2.1	2.5	2.1	2.5
Miscellaneous income payments <sup>7</sup> .....	1.6	1.6	.9	1.4	1.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>8</sup>					
Number (in thousands).....	2,743	2,710	2,315		
Amount (in thousands).....	\$36,074	\$35,319	\$45,873	\$655,852	\$543,623
Average primary benefit.....	\$26.00	\$25.89	\$25.35		
Awards (in thousands):					
Number.....	54	57	47	682	596
Amount.....	\$1,218	\$1,313	\$998	\$15,343	\$12,748
<i>Unemployment Insurance</i>					
Initial claims (in thousands).....	1,605	1,532	1,323	17,660	10,918
Weeks of unemployment claimed (in thousands) <sup>9</sup> .....	9,564	8,916	5,296	102,612	( <sup>9</sup> )
Weeks compensated (in thousands).....	8,197	7,358	4,071	86,638	42,696
Weekly average beneficiaries (in thousands).....	1,892	1,698	939	1,666	821
Benefits paid (in millions) <sup>10</sup> .....	\$171	\$152	\$80	\$1,737	\$793
Average weekly payment for total unemployment.....	\$21.87	\$21.85	\$20.16	\$20.47	\$19.06
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,736	2,716	2,498		
Aid to dependent children:					
Families.....	599	585	475		
Children.....	1,521	1,496	1,214		
Aid to the blind.....	93	92	86		
General assistance.....	562	543	397		
Average payments:					
Old-age assistance.....	\$44.78	\$44.50	\$42.02		
Aid to dependent children (per family).....	74.17	73.93	71.88		
Aid to the blind.....	46.11	45.99	43.54		
General assistance.....	50.47	50.67	47.38		

<sup>1</sup> Continental United States only; estimated by the Bureau of the Census except for employment covered by old-age and survivors insurance, which is estimated by the Bureau of Old-Age and Survivors Insurance, and employment covered by State unemployment insurance, estimated by the Bureau of Employment Security, Department of Labor. For employment covered by unemployment insurance, monthly figures represent employment in a specific pay period and annual figures, employment in an average pay period; otherwise, monthly figures represent employment in a specific week and annual figures, employment in an average week.

<sup>2</sup> Data from the Office of Business Economics, Department of Commerce.

<sup>3</sup> Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except compensation for injuries), mustering-out pay, and terminal-leave pay. Military pay includes the Government contribution to allowances for dependents of enlisted personnel. Civilian wages and salaries represent net earnings after employee contributions under social insurance and related programs have been deducted.

<sup>4</sup> Payments to recipients under the 3 special public assistance programs and general assistance.

<sup>5</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>6</sup> Under Servicemen's Readjustment Act of 1944. Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>7</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>8</sup> Replaces data on the number of continued claims filed. In some States, because of biweekly reporting, continued claims cover more than 1 week of unemployment. Data for calendar year 1948 not available.

<sup>9</sup> Gross: annual amounts adjusted for voided benefit checks.



# World Developments in Social Security

by CARL H. FARMAN\*

*Almost without exception the nations of the world are committed to programs of social security—programs that vary from country to country but have in common the establishment of protection, generally through compulsory social insurance, against such risks as sickness and the economic consequences of unemployment, disability, old age, and death. The following survey, based largely on a longer report,<sup>1</sup> is an attempt to show in broad outline the evolution in such legislation for the years 1939–49 and the extent and general character of such programs at the end of that time.*

ONE of the most widely shared objectives of the people of the world in the mid-twentieth century is social security. The systems of social insurance and assistance that constitute the common basis of social security affect hundreds of millions of persons in all parts of the world. The most widely established programs are old-age, invalidity, and survivors insurance (or pensions), health and maternity insurance, workmen's compensation, unemployment insurance, and family allowances. Some countries have all five types of protection; a few have none. The present review undertakes to show the extent to which the various regions of the world have adopted such social security legislation, with particular attention to the changes taking place during the 11 years 1939–49.

One of the clearest facts that emerges will be familiar to students of social security; namely, that the second great war of the century—like the first conflict—released or accelerated social forces making for a greater effort to achieve social security. The Beveridge Report, the Atlantic Charter, the "Declaration of Philadelphia" issued by the 1944 International Labor Conference, and the creation of the Inter-American Committee on Social Security were examples of this trend.

\*Division of Research and Statistics, Office of Commissioner.

<sup>1</sup> Carl H. Farman and Veronica Marren Hale, *Social Security Legislation Throughout the World*, Division of Research and Statistics, Bureau Report No. 16, 1949.

Soon after the beginning of the war, many countries enacted legislation that either created new systems or (more frequently) fundamentally amended programs already in existence. At the beginning of 1950 the situation with respect to the types of protective legislation in force in all countries of the world, as compared with January 1939, was as follows:

Type of program	Number of countries with laws in operation	
	January 1939	December 1949
Old-age, invalidity, and survivors insurance and pension (or assistance) programs	33	44
Health and maternity insurance	34	36
Workmen's compensation	(1)	57
Unemployment insurance	21	22
Family allowances	7	27

<sup>1</sup> Approximately the same as in 1949.

More significant in terms of the number of persons affected than the number of new laws in force have been the major legislative changes in Great Britain, France, and other countries. Earlier measures have been expanded to cover more people, make benefits more adequate, and otherwise increase the effectiveness of social security. Before considering the specific developments, it is desirable to examine briefly the essential character of each type of social security under review.

## Summary

*Old-age, invalidity, and survivors insurance and assistance.*—The long-

term risks of income loss resulting from old age, invalidity (of nonoccupational origin), and death of the worker are most commonly met through a system of contributory old-age, invalidity, and survivors insurance, in which benefits are provided without an income test to persons who meet the qualifying requirements. In a number of countries pensions are paid to all aged, disabled, or survivor claimants with insufficient means, provided they meet citizenship or residence requirements. Such pensions subject to income test are the only benefits in Australia, Canada, Denmark, Norway, Spain, and the Union of South Africa. In another group of countries, assistance payments on the basis of need supplement insurance programs; this is the case in Argentina, Belgium, Czechoslovakia, France, Great Britain, the Netherlands, New Zealand, Sweden, Switzerland, the United States, and Uruguay. In Ireland, old-age pensions require an income test, but insurance programs govern payments to invalids and widows and orphans.

The amount of the benefit payable under old-age, invalidity, and survivors insurance ordinarily varies with the years in covered employment and the previous earnings of the insured worker. Almost invariably the method of determining the rate payable favors lower-paid workers by fixing a minimum amount, by including a basic sum that is the same for all beneficiaries, or in other ways. Some countries—mainly British and Scandinavian—pay a flat-rate benefit instead of a variable figure. Survivor benefits are as a rule smaller than the benefits to the aged or disabled worker himself, but for a widow with children the benefits may commonly reach, as a maximum, the level for old age or permanent disability. To qualify for a benefit for himself, or for his dependents in case of his death, the insured must customarily have had 5 or 10 years in covered employment. This period, however, is subject to considerable variation; it is much

shorter in several countries for permanent disability than for old age.

In most insurance systems (21 out of 38) the insured, the employer, and the Government share in the financing. Under nine laws the employer and insured meet the full cost. Five countries, all in eastern Europe, levy the entire assessment on the employer—generally the nationalized industry. In two countries the insured person and the Government are responsible; and in one, the employer and the Government. Of the six countries having systems that pay benefits only after an income test, in three the pensions are financed by the employer and the insured, in two by the Government only, and in one by all three sources.

**Health and maternity insurance.**—The customary health insurance system provides both cash benefits in case of disability and medical attention when necessary. The maximum duration of the cash benefits is generally 26 weeks, after which the worker may be entitled to invalidity benefits (usually under the old-age, invalidity, and survivors insurance system). Most countries provide medical attention to the dependents of the covered workers.

The maternity benefit commonly consists of medical attention, either by a midwife or attending physician or in a hospital, and cash payments for a period that is generally 6 weeks before confinement and 6 weeks following. Nursing benefit in the form of milk or of cash with which to purchase it is often also provided.

In some countries, medical services are provided independently of insurance coverage, under the administration of the health departments instead of the social insurance agencies. The British National Health Service, which provides medical, hospital, and dental care, as well as medicines and appliances, to all persons in the country, is financed mainly from general taxation, but slightly more than one-tenth of the employer-employee contribution for national insurance goes to the health services. These contributions meet at this time about one-ninth of the cost of the National Health Service.

**Workmen's compensation.**—Pro-

grams of protection against employment injuries, including occupational diseases, have generally been put into operation in advance of other social security measures. All stages of development are therefore to be found. In several countries a labor code or a special work-accident law imposes on the employer fixed obligations for cash benefits and provision of medical care, without creating guarantees that these obligations will be met if the risk materializes. Elsewhere compulsory insurance is required. In the latter case, private insurance companies or employers' mutual associations may carry the insurance, or, as in 27 countries, the program may be administered by a public agency exclusively.

Provision for compensating and providing medical attention for scheduled occupational diseases like silicosis is customary. Some of the programs establish and enforce standards of industrial hygiene and safety, and some provide for the vocational rehabilitation of the disabled worker.

Although under most plans the worker sustaining permanent injury receives a pension that is not subject to a time limit, this is not universal practice. A maximum in the amount payable, or in the duration of benefit, is found in 16 countries—Argentina, Australia, Brazil, Colombia, Costa Rica, the Dominican Republic, Egypt, El Salvador, India, Japan, New Zealand, Nicaragua, Panama, the Philippine Republic, Syria, and the United States of America (more than half the States). Some of these countries pay lump sums only.

**Unemployment insurance.**—Most of the industrialized nations had enacted unemployment insurance legislation by 1939. This circumstance, plus the fact that full employment conditions existed during and after the war in most countries, accounts for the enactment of little new unemployment insurance legislation in recent years. In Czechoslovakia, France, and Spain the systems formerly in existence have been eliminated in favor of cash assistance or public works and vocational training measures. New programs include those in Australia (cash benefits subject to an income test rather than insurance), Canada (after an earlier law was declared uncon-

stitutional), Japan, and—with limited coverage—Greece and Uruguay.

The recent trend has been toward compulsory rather than voluntary unemployment insurance. In 1939, of the 22 programs then existing, nine were of the type in which the governments subsidized trade-union systems. At the end of 1949, 18 of the 22 systems in operation were compulsory and only Denmark, Finland, Sweden, and Switzerland had trade-union plans.

The amount of benefit is generally about 50 or 60 percent of earnings (often increased for dependents). The maximum period for which benefits may be paid usually ranges from 4 to 6 months and may be longer if an income test—as in Australia, Austria, Chile, and New Zealand—is or may be imposed.

The rate of contributions varies but is most generally from 1 to 4 percent of taxable earnings. The insured, employer, and Government contribute in nine countries; insured and employer in six; insured and Government in four; and the employer only in four.

**Family allowances.**—Subsidies to families with children have proved increasingly popular as an instrument of national social policy. Only seven such programs (in Belgium, Chile, France, Hungary, Italy, New Zealand, and Spain) were in operation in early 1939. By the end of 1949, 27 countries had enacted such legislation. Other countries—Denmark and the United States, for example—provide assistance to families with children in case of need and in specified circumstances.

Eighteen of the family allowance systems pay for the first and each subsequent child; four for the second; and the remainder for larger numbers only. Payment may be based on residence—as in the British Commonwealth and Scandinavian countries—or employment. In the former case the national treasuries meet the cost; in the latter the employer is usually responsible, and a fixed percentage of pay rolls is customarily assessed. In Austria, Chile, Italy, Poland, Portugal, and Spain, not only children but adult dependents may be entitled to an allowance.

The programs are found in all parts of the world, but Europe has 19 of the



27 plans. The non-European plans—except those in Canada, New Zealand, and Australia—are more restrictive in coverage (as in Brazil and Chile), or in that an income test is imposed and there must be a large number of children before payment will be made (both limitations apply in Brazil, Iceland, and the Union of South Africa).

The extent to which these several types of social security protection operate in the different parts of the world is briefly reviewed in the remainder of this survey. Except for the British Commonwealth the approach is regional. The most widely discussed social security proposal of recent years was the Beveridge Plan of 1942. It was the basis for the new social security program adopted in Great Britain in 1946, and it also influenced many other countries, probably affecting more persons than any other one social security development in the years under review. The British Commonwealth countries—which are best treated together—are accordingly considered first. Thereafter the review passes to Europe, and within Europe to certain areas that for social insurance purposes are rather clearly defined. The American republics, where the programs are more recent, are then considered, with the largest program—that of the United States—summarized first. In conclusion, the developments in Asia and the Near East are noted.

Only national or Nation-wide systems with broad coverage are considered. Programs for special groups of workers—such as public employees, railwaymen, or miners—are necessarily omitted from a general survey of this character.

### ***The British Commonwealth and Ireland***

**The British Commonwealth.**—Two members of the British Commonwealth—Great Britain itself and New Zealand—provide cash payments for virtually all the risks covered by any social security system and extensive medical benefits for the entire population. In Australia, cash benefits are similar but medical benefits are limited. In Canada the benefits under unemployment insurance, workmen's compensation, and family allowances are paid irrespective of other income;

assistance to the aged and blind is subject to income test. South Africa has systems of workmen's compensation and unemployment insurance, plus assistance to aged persons, blind persons, and needy families with more than two children.

The programs established by the Asiatic members of the Commonwealth can be noted only briefly. In India an old workmen's compensation law is operative; the new workmen's compensation act of 1948 and the health insurance law of that year have not yet taken effect. In Burma and Ceylon, protective legislation exists against work injuries. When these countries are able to undertake large-scale social security operations, priority will in all probability be given to bettering the national health, whether by insurance or other methods.

In the English-speaking countries the current programs are largely the product of recent legislation, though New Zealand's principal act—a comprehensive measure except for workmen's compensation—dates from 1938. In the United Kingdom the whole structure, though owing much to earlier laws, is based on legislation enacted in 1946. In Australia also the current system is largely new, though based on older laws, while in Canada both of the national systems—unemployment insurance and family allowances—were established recently. In South Africa the existing workmen's compensation and unemployment insurance acts were rewritten in the past decade, and allowances for needy children provided for the first time.

Flat-rate benefits are characteristic of the British Commonwealth countries. In Great Britain the insurance benefit amounts to 26s. weekly for a single adult without dependents. The rate is the same for old age, long or short-term disablement, widowhood, and unemployment. In Australia and New Zealand the benefit is a maximum amount, subject to deduction for other income above a specified sum. In New Zealand the maximum benefit is 45s. a week. In Australia the adult benefit is 25s. weekly for unemployment and sickness, but it is 42s. 6d. for a single aged or invalid pensioner or a widow. In all three countries the benefits are usually increased for dependents.

The systems in Canada and the Union of South Africa are based on legal structures quite different from those of other members of the Commonwealth; a separate act governs each type of benefit. The unemployment insurance benefit in both countries varies according to the wage class of the insured and is roughly one-half of earnings, being proportionately more for the lower-paid and less for the higher-paid worker. The benefit for aged persons is paid only after individual inquiry into means. The maximum is £5 a month in South Africa. In Canada the maximum varies from Province to Province; under an arrangement between the National and Provincial Governments, the Dominion Government pays three-fourths of the first \$30 monthly paid by the Provinces to needy aged and blind persons. By an act of 1949 this amount was raised to \$40 monthly, and the new figure will take effect when appropriate agreements have been made. Most Provinces now pay more than \$30.

Pensions become payable at age 65 for men and 60 for women in Great Britain, Australia, and South Africa; at 60 for both men and women in New Zealand; and at 70 in Canada.

Family allowances are paid on the basis of residence and are not restricted, as in most other countries except the Scandinavian, to persons connected or formerly connected with the labor market. In Canada the amount varies from \$5 to \$8 a month (being larger for older children), in Australia and New Zealand it is 10s. a week, in Great Britain 5s. a week, and in South Africa the allowance is made according to need. Payments begin with the first child in Canada and New Zealand, with the second in Australia and Great Britain, and with the third in South Africa.

Medical benefits are most comprehensive in Great Britain, where every type of care is provided to all residents of the country without payment of a fee. For medicines, however, the Government announced late in 1949 that a maximum of 1s. would be charged for each prescription. The program is administered by the Ministry of Health. Hospitals are nationalized, nearly 2,700 hospitals with half a million beds having been



taken over by the Ministry.<sup>2</sup> The general practitioner, however, serves under the capitation system whereby doctors register, if they choose, with local executive committees and residents sign with a doctor of their choice. The doctor receives a flat amount per year for each person on his list, but dentists are paid according to a fee schedule. Specialists are paid by salary (not necessarily full-time salary) under the hospital system. There is no insurance requirement for eligibility.

In New Zealand and Australia, eligibility for medical benefit is also broad, being based on permanent residence in the country rather than on insurance contributions. However, the services provided are fewer than in Great Britain. Public hospital ward care is free, and the patient in a private hospital is reimbursed up to the amount ward care would cost. New Zealand pays the physician or reimburses the patient for medical services at specified rates, but doctors may charge additional amounts. Australia proposes a somewhat similar arrangement under a 1948 law not yet in operation. New Zealand includes X-ray, laboratory, massage, and district nursing services in its benefits. Australia has a special tuberculosis program. Both countries provide free medicines, but in Australia this is contingent on use of a standard form by the doctors, and compliance has been limited.

The financing of the unified social security programs of Great Britain, Australia, and New Zealand is summarized in table 1. Britain, it will be noted, has a flat-rate system in which the employer meets a substantial share of the cost; the contribution of the insured worker amounted to about 3.5 percent of average wages in April 1949. Australia and New Zealand finance their programs mainly through earmarked income taxes. Certain programs in each country are independently financed, including workmen's compensation in Australia and New Zealand, the greater part of the British health services, and all of British family allowances.

In Canada and the Union of South

Africa the unemployment insurance systems are national contributory insurance programs to which the employer, insured, and Government contribute. Workmen's compensation is financed by employer premiums. Family allowances and old-age and blind pensions on a needs basis are paid wholly from public funds, the source in South Africa being the national budget for both programs. In Canada, general revenues finance family allowances, and Dominion-Provincial funds defray the cost of old-age and blind pensions.

*Ireland.*—All five types of protection under review are provided under Irish laws, which have mainly evolved from British legislation and example. Contributions and benefits have remained at lower levels than those reached in the United Kingdom, while noncontributory programs have continued to be relatively more important.

Table 1.—Social security contributions, Great Britain, Australia, and New Zealand, December 1949

Contributor	Great Britain (per week)	Australia	New Zealand
Insured....	4s. 11d. (adult male employee). Covers all cash benefits except family allowances.	Income tax of 1.25-7.5 percent of income, depending on size of income.	Income tax of 7.5 percent on gross income.
Employer.	4s. 3d. (adult male employee).	2.5 percent of pay roll of employer of 20 or more persons. Full cost of workmen's compensation.	Income tax of 7.5 percent of net income of firms. Full cost of workmen's compensation.
Government.	2s. 1d. (adult male employee). Plus sums for cash benefits as voted by Parliament. Plus about 90 percent of cost of National Health Service. Plus full cost of family allowances.	Meets deficit. <sup>1</sup>	Meets deficit. <sup>2</sup>

<sup>1</sup> No deficit in recent years.

<sup>2</sup> Thirty-eight percent of total social security charges, 1947-48.

Old-age and blind pensions are payable only after a needs test. Invalid benefits are paid under health insurance, at a lower rate than the temporary benefits. Widows' and orphans' payments are provided both by an insurance system and by assistance for those not in the contributory plan. Unemployment insurance covers workers in commerce and industry; unemployment assistance may be claimed, subject to a means test, by persons between ages 18 and 70. Workmen's compensation, dating back to the nineteenth century but currently governed by laws of 1934 and 1948, does not require the employer to insure. Family allowances provide 2s. 6d. per week for the third and each subsequent child.

Benefit rates have been substantially increased in recent years, particularly by the Social Welfare Act of 1948. They vary for men and women; for men, they are roughly two-thirds of present British benefits. A White Paper issued by the Government in 1949 proposed broader coverage, adoption of contributory old-age insurance, liberalized benefits, and greater administrative coordination. Health insurance would be retained as primarily a cash benefit program, with medical attention limited to optical, dental, hospital, and certain other services.

## Europe

*France, Benelux, and Switzerland.*—The French social security system has been expanded and revised by wartime planning and subsequent legislation. In the Benelux countries and Switzerland, great changes have likewise taken place in the past few years. Belgium, like France, has thoroughly recast its system.

A few of the important French changes go back to the war years. At that time, unemployment insurance was abolished, assistance to needy aged persons was instituted to supplement old-age insurance, a pay-as-you-go ("distribution") system replaced the full-reserve technique in old-age, invalidity, and survivors insurance, and the family allowance program was liberalized by special benefits to families with a single breadwinner. Thereafter, in 1945

<sup>2</sup> National Insurance Gazette, Oct. 27, 1949, pp. 408-409.

and later, a general administrative reorganization and various benefit increases were effected, and insurance against work accidents and occupational diseases became a part of the social security system.

Of the Benelux countries, Belgium has effected a comprehensive reor-

**Table 2.—Social security contributions<sup>1</sup> as percent of covered pay rolls, Belgium, France, Luxembourg, the Netherlands, and Switzerland, 1949**

Type of program	Contributions as a percent of covered pay rolls	
	Insured	Employer
Belgium (wage earners only)		
Old-age and survivors.....	8.0	13.0
Health, invalidity, and maternity.....		
Unemployment.....		
Family allowances.....		
Work accidents.....	0	2.4
France		
Old-age, invalidity, survivors.....	6.0	10.0
Health and maternity.....		
Family allowances.....		
Work accidents.....		
Old-age, invalidity, survivors.....	0	16.0
Health and maternity.....	0	3.5
Family allowances.....	0	
Work accidents.....	0	
Luxembourg		
Old-age, invalidity, survivors.....	5.0	5.0
Health and maternity.....	2.0	4.0
Family allowances.....	0	4.0
Work accidents.....	0	( <sup>2</sup> )
Netherlands		
Old-age, invalidity, survivors.....	0	<sup>3</sup> 5.5
Health and maternity.....	2.8	3.8
Unemployment.....	2.0	2.0
Family allowances.....	0	6.0
Work accidents.....	0	2.1
Switzerland		
Old-age and survivors.....	2.0	2.0
Health and maternity.....	( <sup>4</sup> )	0
Unemployment.....	( <sup>4</sup> )	0
Work accidents.....	0	( <sup>4</sup> )

<sup>1</sup> Government contributions (not available as percent of pay roll) are as follows: For Belgium, amount of deficit, unemployment insurance. For France, cost of old-age assistance to former self-employed; part of cost of family allowances to self-employed. For Luxembourg, part of cost of basic benefits and of administration, old-age, invalidity, and survivors insurance; part of cost of administration of health and maternity insurance; full cost of administration of family allowances. For the Netherlands, part of cost of supplements, old-age, invalidity, and survivors insurance; full cost of allowances to needy aged. For Switzerland, Federal and cantonal subsidies for old-age and survivors insurance (currently 30-40 percent, eventually 50 percent) and health and maternity insurance (approximately 15 percent); Federal subsidies for unemployment insurance (approximately 15 percent, plus additional grants if needed).

<sup>2</sup> Not available.  
<sup>3</sup> Includes "compensation tax" of 4.5 percent introduced during German occupation and used mainly for pension supplements and assistance.  
<sup>4</sup> Varies with fund.

ganization of earlier programs under legislation enacted in 1944. Health and maternity insurance has been made compulsory, becoming part of a general program along with old-age and survivors insurance, unemployment insurance, and family allowances, as well as vacations with pay. Collection of contributions is centralized, but most administrative arrangements are decentralized. In the Netherlands, family allowances, medical benefit under health insurance, assistance payments to aged citizens with low incomes, and compulsory unemployment insurance have been added since 1939. In Luxembourg the prewar system was expanded and improved during the German occupation and still retains many of the features then adopted. A family allowance program was enacted in 1947. Switzerland enacted a sweeping old-age and survivors insurance law in 1946.

A brief review of the programs in force in these five countries shows broad protection for the employed population. Old-age, invalidity, and survivors insurance exists in all except Switzerland, where provision is made for the aged and survivors only. The benefit amounts do not permit ready generalization, except that through minimum amounts or through the basic-sum formula plus increments, as in Luxembourg, they generally favor the lower-paid worker. Four of the countries, Luxembourg being the exception, provide old-age assistance (or pensions) to individuals not entitled to insurance or receiving amounts too small to live on.

Health and maternity insurance is compulsory in four of these countries. In Switzerland, under Federal enabling legislation, it is compulsory only in a number of cantons and elsewhere is of the government-subsidized voluntary type. For medical care, the insured has free choice of doctor in all the countries. In Belgium and France the patient pays the general practitioner and is reimbursed by his health insurance fund for 80 percent of the cost (as determined by a fee schedule). Administratively the systems are decentralized.

In each of these countries, work-accident insurance is the oldest program, dating back in every case to about the

turn of the century. It is compulsory in four of the countries, but in the Netherlands the employer can assume the risk. In France and Luxembourg the insurance is administered exclusively by the social security organization.

Unemployment insurance is compulsory in Belgium and in the Netherlands, which enacted a new law in 1949 following the wartime abolition of the old trade-union program. Switzerland has a Government-subsidized voluntary system; France and Luxembourg do not have unemployment insurance, but France assists registered unemployed persons.

Family allowance programs are in operation in four of the countries but not in Switzerland. Payment is made for the first and each subsequent child, except in France.

The family allowance system is the largest of the French social security programs, payments being made to about one-fourth of the employed population. If there is more than one gainfully occupied person in the family, benefit is paid for the second and each subsequent child. The amount per eligible child is 20 percent of a "base wage"—that is, the minimum wage of an unskilled worker in the Paris steel industry, adjusted downward for other regions. If there is only one breadwinner in the family, an allowance is paid for the first child, and additional amounts are also paid for the second and third children. For a family with one breadwinner and three children, the allowances total as much as the base wage mentioned above. Allowances begin from certification of pregnancy. Cash maternity benefits are also paid, as well as the full cost of prenatal, obstetric, and postnatal care.

Table 2 shows the pattern of contributions in the five countries.

**Germany.**—The 66 million inhabitants of the four separately governed areas of Germany have three different systems of social security. The Bizonal Area and the French Zone are similar, the Russian Zone has its own unified system under an Order of 1947, and Greater Berlin operates under a special system. Under these several systems, all wage earners and salaried employees receive partial replacement of income loss caused by

old age, invalidity, death of the head of the family, temporary disability, maternity, and work injuries. They also receive medical and obstetrical services under health insurance. Unemployment insurance is in effect in the Bizonal Area but not in the Berlin Zone.

The system in effect in Western Germany is about the same as that before the war. Separate organizations administer health insurance, old-age, invalidity, and survivors insurance, and workmen's compensation; but collection of contributions, except for workmen's compensation, is unified. The Russian Zone has a single insurance institute with regional offices, and Berlin also has a centralized administration.

Important changes in the Bizonal Area became effective July 1, 1949. After some months of negotiation between German and occupation authorities, benefits for aged persons, invalids, and surviving widows and orphans were materially increased. Contributions were also increased by about 1.5 percent, and readjustments were made that lowered the contributions for unemployment insurance and increased them for old-age, invalidity, and survivors insurance. Contributions, apart from work-accident insurance, total 20 percent of taxable earnings, shared equally by insured and employer. The rate is the same in Berlin and in the Soviet Zone.

**Austria.**—The Austrian programs are largely based on the German National Insurance Code, which was introduced after the annexation of 1938. Though the Code has been amended in many respects, it still largely governs old-age, invalidity, and survivors insurance, health and maternity insurance, and workmen's compensation. Unemployment insurance, with benefit dependent on an income test, has been the subject of special legislation, and family allowances were introduced in 1948. Austria is therefore one of the few countries having all five types of social security. Contributions for pensions, health, and unemployment insurance total 16.25 percent of taxable earnings, shared equally by insured and employer. The latter pays the full cost of workmen's compensation (2 per-

cent of wages; 0.5 percent of salaries), and the Government meets the cost of family allowances from general revenue.

**Scandinavian countries.**—In the Scandinavian countries<sup>2</sup> an old social security tradition has led to a recent evolution in which new risks have been covered and benefits increased. This change has not, as in many other countries, resulted in greatly increased direct contributions by the insured and employers, for the governments—National, Provincial, and local—pay a large part of the costs from general revenues.

The changes have been most marked in Sweden, where the National Pensions Law was rewritten completely and greatly liberalized in 1946, followed by a new compulsory health insurance law (enacted in 1947, but not yet in operation) and a general family allowance program (1947). Iceland enacted a comprehensive social security law in 1946, while Norway adopted family allowances in 1946. In Finland, family allowances were added in 1943; this program and the national retirement and work-accident legislation were modified in 1948 to provide larger benefits. In the Danish programs, benefit amounts have been increased.

The old-age, invalidity, and survivor programs in the Scandinavian countries are national systems in which eligibility is based on the citizenship (or residence) and personal income of the claimant rather than on attachment to the labor market. The Swedish program is an exception in that substantial old-age benefits are paid without an income test. The amounts are increased for low-income claimants, while for invalidity and widowhood an income test is a prerequisite for payment of adequate benefits. Norway has old-age pensions only, and Denmark pays no survivor benefits. In all the countries the benefit is set at a level intended to be sufficient for the maintenance of the individual or the family. The benefits become payable at age 65 for men and 60 for women in Denmark, 65 in Finland, 67 in Sweden and Iceland, and 70 in Norway.

<sup>2</sup> Both Finland and Iceland are grouped here because of the similarity of their programs.

Table 3.—Sources of social security revenues, Denmark, Norway, and Sweden

Country	Proportion paid by—		
	Insured	Employer	Government
Denmark (1945-46)	16.0	2.8	81.2
Norway (1948)	45.0	16.5	38.5
Sweden (1948)	12.0	3.6	84.4

Sources: For Denmark, "Socialpolitikken i Danmark 1945-46 Belyst ved Udviklingen i den Sociale Udgifter i Finansarene 1938-39-1945-46," *Socialt Tidsskrift*, Dec. 1947, Afd. A. For Norway, Norwegian Joint Committee on International Social Policy, *Social Insurance in Norway*, 1949 (process 1 edition). For Sweden, Gustaf Holmstedt, "De Svenska Socialutgifterna under Åren 1946, 1947 och 1948," *Sociala Meddelanden*, 1949, No. 10.

Health and maternity insurance is compulsory in Norway and is of the voluntary, government-subsidized type in Sweden, Denmark, and Iceland. Finland has no health insurance. Both Sweden and Iceland have legislation under which the health insurance programs will be compulsory, but neither has yet put them into effect. Originally the Swedish program was to go into operation July 1, 1950; the date was later advanced to July 1, 1951, to allow for an expansion in medical facilities. The law provides for universal coverage, payment by the program of three-fourths of the cost of physicians' service, and payment of modest cash benefits that may be supplemented by voluntary insurance. Hospital care, medicines, and all maternity benefits will be provided outside the compulsory system.

The Danish health insurance system may be considered as quasi-compulsory, since the old-age and invalidity pensions are payable only to persons with a record of sick-club membership. More than 80 percent of the population is insured through the sick clubs.

In unemployment insurance, the Norwegian system is compulsory, and the Danish, Finnish, and Swedish systems are trade-union programs subsidized by the governments.

Family allowance programs operate in Finland, Iceland, Norway, and Sweden. Finland and Sweden pay for the first and each subsequent child, Norway for the second and subsequent children, and Iceland for the fourth and subsequent children. Denmark has no family allowance program but



makes assistance payments for needy children.

The financing of the social services in these countries can scarcely be shown as a percentage of wages, salaries, or pay rolls, partly because the individual health insurance societies and unemployment funds have different contribution rates (varying according to risk within the group covered and according to benefits), and partly because the governments (National, Provincial, and communal) pay the major part of the total social security costs (table 3). The employer pays the cost of work-accident insurance; otherwise, except in Norway, his direct contributions are very limited. The insured and the government generally meet the cost of pensions, health insurance, and unemployment insurance, but in Norway the employer pays two-elevenths of the health insurance contribution and contributes at the same rate as the insured under the compulsory unemployment insurance law.

*Greece, Italy, Spain, and Portugal.*—These countries have certain economic characteristics in common, including a moderate per capita income, relatively large agricultural employment, and less highly developed manufacturing industries, for the most part, than the European countries to the north.

The social insurance programs are well established. In Italy, all five types of protection are provided; in Greece, all except family allowances, and in Portugal and Spain, all except unemployment insurance. The number of new systems added by recent legislation is not great, inasmuch as fairly comprehensive social insurance laws were enacted shortly after World War I. In Italy and Spain the programs took effect soon after the legislation was passed, but in Greece and Portugal new legislation in the 1930's was necessary before general systems could be established.

Insurance legislation for certain occupational groups preceded wider coverage, and this type of program has not disappeared. The Portuguese programs still operate on an industry and establishment basis. In Italy, both health insurance and family allowances have different contribution and benefit scales in various occupa-

tional fields, including industry, commerce, banking, and agriculture. In Greece a large number of special funds providing retirement, sickness, and unemployment benefits continue to exist alongside the general social insurance institute.

Recent social security developments have included an upward adjustment in benefit rates in all the countries. Spain has added health and maternity insurance (1942); Greece, unemployment insurance (1945); and Portugal, family allowances (1942). Survivor benefits in Italy began in 1945 under the 1939 law.

All these countries have old-age, invalidity, and survivors insurance to which both insured and employers contribute. The Spanish system, involving a means test and flat-rate benefit, replaced an insurance program in 1939, but in 1949 contribu-

Table 4.—*Social security contributions<sup>1</sup> as percent of covered pay rolls, Greece, Italy, Portugal, and Spain, 1949*

Type of program	Contributions as a percent of covered pay rolls	
	Insured	Employer
<b>Greece</b>		
Old-age, invalidity, survivors.....	2.5	3.5
Health, maternity, and work accidents.....	1.5	7.5
Unemployment.....	0	1.0
<b>Italy<sup>2</sup></b>		
Old-age, invalidity, survivors.....	1.5	6.5
Health and maternity.....	0	5.0
Unemployment.....	0	4.0
Family allowances.....	0	18.45
Work accidents.....	0	4.0
<b>Portugal<sup>3</sup></b>		
Old-age, invalidity, survivors.....	5.0	15.0
Health and maternity.....	0	(4)
Family allowances.....	0	
Work accidents.....	0	
<b>Spain</b>		
Old-age, invalidity, survivors.....	1.0	3.0
Health and maternity.....	3.0	6.0
Family allowances.....	1.0	4.0
Work accidents.....	0	(4)

<sup>1</sup> Excludes Government contribution (see text).

<sup>2</sup> For health and maternity insurance, rate shown is for wage earners in 1948; rates differ somewhat in other groups. For family allowances, which also have some variation, the rate is for persons in industry.

<sup>3</sup> Portuguese rates vary slightly; those shown are typical.

<sup>4</sup> Not available.

tions were again levied on the worker, benefits were increased, and conditions for receipt of benefit were liberalized. In Portugal the benefit is equal to 2 percent of earnings for each year's coverage; in Greece and Italy, because of inflation, the benefit amounts have been repeatedly increased in the effort to provide subsistence pensions. The ages at which benefits become payable are 65 in Spain and Portugal; 65 for men and 60 for women in Greece; and 60 for men and 55 for women in Italy.

Health and maternity insurance is also common to all four countries. Italy has had compulsory tuberculosis insurance since 1927, and a large network of sanatoriums has been created throughout the country. Maternity benefits go back to 1910. Health protection through collective contracts has been compulsory in Italy since 1928, but a unified health insurance system is only gradually emerging under an act of 1943. The recent Spanish program has resulted in much hospital construction. Under legislation of 1935 and later years, Portugal has achieved coverage of approximately two-thirds of the commercial and industrial workers; most of the expansion took place in the 1940's.

Workmen's compensation is the oldest program in all four countries. In Greece it is an integral part of the social insurance system; in the other countries, insurance is compulsory but may be carried with a company chosen by the employer.

Unemployment insurance was established in Italy and Spain in 1919 and in Greece in 1945. Spain, however, discontinued its voluntary subsidized system in 1939; public works and public control of dismissals are among the techniques used to deal with unemployment. These methods are also used in Italy, in addition to unemployment insurance, for the unemployment problem is deeply rooted and extremely serious. Portugal has an extensive public works program for unemployed persons.

Under the family allowance systems of Italy, Spain, and Portugal, benefits are paid for the first and each subsequent child and also for specified adult dependents. The principal social security expenditure in these three countries is for family allowances.

At the present time the Greek and Italian Governments are attempting to recast their systems and attain permanent and integrated social security programs. Spanish legislation of late 1948 established a single contribution for old-age, invalidity, health, and maternity insurance and for family allowances. A similar trend toward unity and coordination is to be found in Portugal, where the unified contribution is typical and the health insurance programs are being organized into federations to provide more adequate joint medical facilities.

The employer is the principal contributor to social insurance programs in these countries, and the Government share is negligible. The total rate is highest in Italy, and the employer's share the largest (table 4). In the other three countries the employer pays approximately three-fourths of the total charges, which vary from about 15 to 20 percent of taxable earnings. The Governments do not contribute in Greece and Portugal. The Italian Government pays about one-tenth of each old-age, invalidity, or survivor pension; in Spain the Government provides certain cash and medical benefits for maternity.

*Union of Soviet Socialist Republics.*—The Union of Soviet Socialist Republics has not substantially changed its social security programs in recent years. Benefits consist of medical care and cash payments for sickness, maternity, long-term disability, and work accidents; retirement, survivor, and funeral benefits; and family allowances.

The medical care system, which stands apart from the social insurance program, is administered by the Health Department of the USSR and by the health departments of the various Republics. All persons are entitled to State medical care without payment of doctors' fees, and emphasis has long been placed on training of doctors and expansion of health resources.

Russian social insurance proper has various special characteristics, many of which reflect the policy of using social security to further governmental planning and worker efficiency. Pensions, payable whether or not the worker retires, are paid at an earlier age for persons in heavy industry and

dangerous occupations; disability benefits vary with the length of employment in the same undertaking. The labor unions have extensive administrative responsibility, and trade unionists are favored in all temporary disability benefits by receiving twice the sum paid to nonunion members.

Contributions are paid entirely by the employer—that is to say, the Government-operated industries and businesses. The rates vary from approximately 4 to 11 percent of pay roll, according to the risk of the industry. Workers on collective farms are not covered by the normal social insurance program, but 2 percent of the income of these farms is set aside for care of the aged and other welfare purposes.

*Other Eastern European countries.*—Most of the other Eastern European countries have social security programs of long standing, which now include old-age, invalidity, and survivors insurance, health and maternity insurance, work injuries insurance, and family allowances. Czechoslovakia adopted a new comprehensive social insurance act in 1948; Hungary still operates with its prewar social insurance laws, as substantially amended; and Poland, like Hungary, has amended but not replaced its legislation of the 1920's and 1930's.

Four of the countries have enacted new comprehensive laws that are similar in principle to the Russian legislation. The Yugoslav act dates from 1946, the Albanian from 1947, and the Rumanian and Bulgarian from 1948. Only the Albanian law is new in the sense of introducing social security for the first time.

The old-age and invalidity insurance provisions of these four countries make benefits payable at an earlier age and with a shorter employment record for persons in extra heavy or dangerous work.

In health and maternity insurance, only Rumania appears to follow the Soviet example of making medical care available to all residents independently of the insurance system. The other countries, however, have expanded their medical services.

Unemployment insurance is still to be found in Poland and Bulgaria but not in the other countries. Family

allowances are included in all the programs except the Albanian.

Contributions are paid only by the employer (generally by national industry and so by the Government) in Albania (10 percent of pay rolls); Bulgaria (amount not available); Poland (22.3 percent, plus work-accident insurance); and Rumania (10 percent, plus family allowances). The insured as well as the employer pays contributions in Czechoslovakia (insured 8.4 percent; employer 13.4 percent), Hungary (insured 1 percent; employer 17 percent), and Yugoslavia (insured 6.5 percent; employer 14.2 percent, plus family allowances). Czechoslovakia has declared its intention to eliminate employee contributions as soon as possible.

In general, the postwar social insurance picture in these countries is different from that of a decade ago. Benefits do not appear to be appreciably greater, but coverage is wider, more emphasis is given to medical care, family allowances have become much more general, and contributions are shifting or have shifted to the employing industry.

### *The American Republics*

*United States of America.*—The United States has three social insurance programs (old-age and survivors insurance, unemployment insurance, and workmen's compensation) and three Nation-wide assistance programs (old-age assistance, aid to the blind, and aid to dependent children).

The only general system administered on a national basis is old-age and survivors insurance, which began as old-age benefits with the Social Security Act of 1935. Payments to survivors were added by the amendments of 1939. The program covers workers in commerce and industry, paying retirement and survivor benefits at age 65 after 10 years of covered employment (or employment in one-half the time since the law went into effect and the time the worker retires or dies and as few as 1½ years for persons near retirement age when the law was adopted). The benefit is increased for an aged wife and for children under age 18. A surviving widow aged 65 or over or a younger widow in the case of widows with children under age 18 is entitled to survivor ben-

efits if the deceased worker had insured status for retirement benefits or if he had earned the required wage credits in half of the 3-year period preceding his death. The benefit rate, which has not been changed since 1939, is low. Benefits would be increased by an average of 70 percent for present beneficiaries and about 100 percent for future beneficiaries under a bill passed by the House of Representatives in the fall of 1949 and currently under consideration in the Senate. This bill would also extend coverage to most urban self-employed persons, to some domestic workers, to employees of nonprofit organizations, and—on a voluntary basis—to State and local government employees.

Workmen's compensation for industrial and commercial workers is Nation-wide but provided on a State-by-State basis.

Unemployment insurance is governed by both Federal and State laws. The Social Security Act of 1935 provided for a pay-roll tax of 3 percent on employers of 8 or more persons, the tax—except for 0.3 percent of pay roll—being remitted if the employer had paid contributions to a State unemployment insurance system conforming to a few broad Federal standards. Unemployment insurance quickly became Nation-wide, but the program in each jurisdiction (48 States, 2 Territories, and the District of Columbia) is governed by a separate law. Contributions collected by States are deposited to State accounts in a Federal unemployment trust fund. The Federal Government pays the costs of administration of the State systems. Benefits are, in general, about 50 percent of previous earnings, subject to maximum dollar amounts, and are payable in most jurisdictions for from 10 to 26 weeks, depending on the length of time the worker was in covered employment.

In public assistance the Federal Government makes grants to the States with plans that meet certain requirements for payments to the needy aged (65 or over), the needy blind, and to needy families with children where the principal earner is deceased, absent, or disabled. All 48 States, the District of Columbia, Alaska, and Hawaii have such old-age

assistance programs, 50 jurisdictions have aid to dependent children, and 47 have aid to the blind. In addition, all make some provision for assistance to other needy persons, but there are no Federal funds for these programs, and in some States the cost is carried entirely or mainly by the local governments.

Old-age and survivors insurance contributions during 1937-49 were 1 percent of taxable earnings from the insured and 1 percent of taxable pay roll from the employer. In January 1950 the rate was increased to 1.5 percent each. Earnings in excess of \$3,000 a year are not taxable under either the old-age and survivors insurance or the unemployment insurance program. Unemployment insurance contributions are paid by the employer only in all but two States. The initial contribution rate of 2.7 percent to State unemployment insurance funds has been reduced in all States for employers with a favorable employment record, so that average employer contributions to State funds in 1948 were 1.2 percent. Workmen's compensation is financed by the employer.

The Federal grants to the States for public assistance are paid from general revenues. Federal grants currently meet about 55 percent of payments to the aged and about 43 percent of payments to children and blind persons.

*Latin America.*—The social security programs of Latin America are of more recent date than the European and for the most part are at an earlier stage of development.\*

Honduras has no social security legislation proper; in Nicaragua and El Salvador, only workmen's compensation laws have been enacted. El Salvador, however, has established a permanent social security commission and has been considering a Government bill since 1947. All the remaining countries have work-accident legislation; 11 have programs of old-age, invalidity, and survivors insurance; and 11 have health and maternity insurance. Haiti's 1949 act providing work-accident, sickness, and maternity insurance, which is not

\* Fuller treatment will be found in the country-by-country survey in the *Bulletin*, September 1947.

yet in operation, is not included in these totals.

Aside from workmen's compensation, the great majority of the programs have been established in the past few years; in Brazil, Chile, Peru, and Uruguay, they are older.

With exceptions to be noted, coverage is limited mainly to urban workers and to certain groups, such as seamen and railway personnel. Administration is commonly in the hands of an autonomous, public-law agency known as a "fund" or "institute," which is subject to the supervision of a Government department but is not itself a part of the Executive branch of the Government. This device provides continuity of administration and policy despite changes in the government in power.

Old-age, invalidity, and survivors insurance is the principal social security program in Argentina, Brazil, Cuba, and Uruguay. Argentina and Cuba have maternity insurance, and Brazil is currently expanding its health and maternity benefits to a significant degree. However, the retirement systems are the most advanced. In Uruguay they are particularly important, covering employers, agricultural workers, and domestic servants as well as persons employed in industry and commerce. In Argentina and Cuba, broad coverage is quite recent, but a few special programs have been in operation for many years. In all four countries the plans gradually developed from earlier retirement programs for specified occupational groups.

The retirement ages are commonly low—from age 50 to 60—and reduced pensions are payable at still earlier ages. Apart from Brazil, which requires 5 years' contributions, the qualifying period for the "full ordinary pension" is usually long—20-30 years—but this is modified in various ways. Payment of reduced benefits after a shorter period is usual, and employment before passage of the law is generally credited.

In Uruguay and Argentina, noncontributory pensions on a needs test basis supplement the insurance programs. The Uruguayan law goes back to 1919; the Argentine act was adopted in 1948.

Retirement systems are also in operation, though on a smaller scale, in



Chile, Costa Rica, the Dominican Republic, Ecuador, Mexico, Panama, and Peru. Special factors, such as recency of legislation or the use of lump-sum refund payments instead of life pensions, have resulted in only a limited development as yet of periodic retirement payments.

Bolivia, Colombia, Guatemala, Paraguay, and Venezuela have recent general enabling legislation authorizing the establishment of retirement systems but have not yet put programs into effect.

Provision for health and maternity benefits is the most important social security program in 10 countries—Chile, Colombia, Costa Rica, the Dominican Republic, Ecuador, Mexico, Panama, Paraguay, Peru, and Venezuela. Seven of these systems were established after 1939, while in two others—Ecuador and Peru—the first significant benefit operations date from recent years.

The Chilean wage earners' health and maternity benefit system is the oldest in the hemisphere and covers both agriculture and domestic service. Salaried employees are protected only through small cash payments or loans for medical expenses and by the Preventive Medicine Act of 1938, which also applies to wage earners. This measure requires periodic medical examinations and, in case of a curable condition in tuberculosis and other specified diseases, provides medical care and pays full wages or salary while the individual is receiving such attention.

Only Mexico and Venezuela provide dependents with the same medical care as the insured. In both countries, and particularly Mexico, the social security institutions have made possible a large increase in clinical, hospital, and other facilities. Costa Rica provides dependents with medical services where facilities exist; Paraguay does so for low-income groups. Chile gives maternity and infant care to dependents.

Work-accident legislation is in effect in 18 of the republics. In six of these—Bolivia, Ecuador, Guatemala, Mexico, Paraguay, and Venezuela—it

is an integral part of the social security legislation. However, the social security programs do not operate throughout the national territories of these countries, and labor codes or special workmen's compensation acts provide protection to workers not covered by social insurance. In Costa Rica, the Dominican Republic, and Uruguay the employment injuries programs are a monopoly of a public agency, which in the Dominican Republic is the social insurance fund. In Brazil, private insurance companies must cease to operate after 1953, when the program will be administered by the social security institutes. Chile has a public fund but permits insurance to be carried with private carriers. Elsewhere insurance is customarily carried by private companies, or the risk is assumed by the employer.

Unemployment insurance applies to salaried employees in Chile and to workers in the wool and hide and the cold-storage industries in Uruguay. The latter country also provides unemployment benefits for persons covered at least 10 years under a retirement system.

Family allowances are paid in Uruguay and to salaried employees in Chile.

## Asia

With the important exception of Japan, the countries of Asia<sup>\*</sup> have almost no social security programs in the Western sense. Workmen's compensation is to be found in the Philippines, where bills for other benefits have been introduced. There have been a few special programs in China, including medical care for workers in the salt mines.

In Japan, however, four compulsory systems are in operation. Two of these—workmen's compensation and health insurance—were enacted long before 1939, while old-age, invalidity, and survivors insurance dates from the war years, and unemployment insurance from 1947. Subsidized volun-

tary health insurance, supplementing the compulsory plan, began in 1938. Except for this program, coverage excludes agriculture, domestic service, and employment in firms with fewer than five workers. Hazardous work, however, is covered by workmen's compensation regardless of the size of firm.

Under the old-age, invalidity, and survivors insurance system the qualifying period of 20 years is long, but employment before passage of the law is credited. This program pays an annual benefit at age 55 that is equal to four times the average monthly earnings of the insured during the whole period of his employment. The other programs pay 60 percent of current earnings for the temporary risks of unemployment, sickness, and short-term disability resulting from an employment injury. The permanent disability benefit and the death payment under workmen's compensation are either a lump sum or a pension for not more than 6 years.

The "National Health Insurance" law of 1938 was intended to supplement coverage by setting up subsidized societies in which membership was open to all persons not covered by compulsory health insurance. This system had a rapid growth, and some 40 million persons were members during the war. The number is somewhat smaller today, but the program remains important. It provides medical care only and may be made compulsory in a prefecture if the local government so determines.

## Near East

In the Near East, planning for social security has been far advanced in Egypt, Israel, Lebanon, and Turkey. Actual legislation is limited mainly to work-accident measures, practically all of which are recent. Turkey has in addition a maternity insurance program (1945) and a law for old-age, invalidity, and survivors insurance adopted in 1949, to take effect in 1950. In Israel, mutual funds have been set up, mainly for sickness, that are of considerable importance although not the result of legislation.

<sup>\*</sup> India, Burma, and Ceylon are noted in the survey of the British Commonwealth.

# Proposed Budget for Social Security Programs, 1950-51\*

IN his message accompanying the Budget for the fiscal year 1950-51, President Truman again called for amendments and supplements to the social welfare, health, and security programs. The coming year, he said will be "extremely significant. . . . The decisions of the Congress on pending legislation will determine the direction which this country will follow in providing basic protection against the major economic hazards of old age, unemployment, illness, and disability."

## Expenditures

The total estimated cost in the Budget of the welfare, health, and se-

Table 1.—Summary of estimated expenditures for social welfare, health, and security under present and proposed legislation, fiscal year 1950-51<sup>1</sup>

Source of funds	Expenditures		
	Total	Present legislation	Proposed legislation
Total.....	\$7,433	\$5,682	\$1,751
General funds.....	2,906	2,623	283
Trust funds, total.....	4,527	3,059	1,468
Old-age and survivors insurance trust fund.....	2,300	867	1,433
Unemployment trust fund.....	1,570	1,570	-----
Railroad retirement account.....	346	346	-----
Federal employees' retirement funds.....	276	276	-----
Medical care insurance fund.....	35	-----	35

<sup>1</sup> Includes placement and unemployment insurance activities of the Department of Labor, classified under labor in the Budget.

Source: *The Budget of the United States Government for the Fiscal Year Ending June 30, 1951.*

curity programs for 1950-51, under present and proposed legislation and including placement and unemployment insurance activities of the Department of Labor, would be \$7,433 million from both general and trust accounts, in contrast to \$5,682 million for existing programs alone. Of the

\$1,751 million in estimated expenditures under proposed legislation, \$1,433 million is for benefits and administrative expenses under the expanded old-age and survivors insurance program, \$200 million for increased public assistance grants, \$35 million for initial administrative expenses of the proposed medical care insurance program, \$71 million for various health, rehabilitation, and child health and welfare programs, and \$12 million for expanded unemployment insurance. Of these additional estimated expenditures under the legislative proposals, \$283 million would come from the general fund and \$1,468 million from trust funds (table 1).

Table 2.—Expenditures and recommended appropriations, excluding trust accounts, for social welfare, health, and security programs, fiscal years 1948-49, 1949-50, and 1950-51

[In millions]

Program or agency	Expenditures			New obligational authority for 1951	
	Actual, 1948-49	Estimated		Appropriation	Other
		1949-50	1950-51		
Total, including proposed legislation.....	\$2,069	\$2,481	\$2,906	\$2,842	\$165
Total, excluding proposed legislation.....	2,069	2,481	2,623	2,480	165
Unemployment insurance and placement activities: <sup>1</sup>					
Department of Labor:					
Present programs.....		137	171	194	-----
Proposed legislation.....			12	13	-----
Railroad Retirement Board.....	15	10	9	10	-----
Federal Security Agency.....	148	37	-----	-----	-----
Assistance to aged and other special groups:					
Federal Security Agency:					
Public assistance:					
Present program.....	922	1,146	1,201	1,201	-----
Proposed legislation.....			200	250	-----
Vocational rehabilitation:					
Present program.....	15	26	24	24	-----
Proposed legislation.....			4	4	-----
Other.....	4	2	2	2	-----
School lunch program (Department of Agriculture).....	75	83	83	84	-----
Retirement and dependents' insurance:					
Railroad Retirement Board.....	579	603	594	594	-----
Federal Security Agency and other.....	5	10	7	7	-----
Promotion of public health:					
Federal Security Agency:					
Present program.....	161	259	334	190	163
Proposed legislation:					
Aid to medical education.....			36	45	-----
Local health service.....			5	5	-----
Children's Bureau grants.....			7	10	-----
School health service.....			25	35	-----
General Service Administration and other.....	10	21	32	6	-----
Crime control and correction (Department of Justice and other).....	88	93	99	101	1
Indian welfare (Department of Interior and other).....	32	29	39	39	1
Accident compensation (Federal Security Agency).....	15	25	25	25	-----

<sup>1</sup> Includes \$151 million in appropriations to liquidate prior-year contract authorizations.

<sup>2</sup> Classified under labor in the Budgets for 1949-50 and 1950-51 and not under social welfare and health as in earlier years.

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1951.*

\*Prepared in the Division of Research and Statistics, Office of Commissioner.

actual collections. Most of the remaining \$478 million is for vocational rehabilitation and other aid programs, the school lunch program, crime control and correction, Indian welfare, and work-accident compensation.

These expenditures for health, welfare, and security (excluding trust-fund outlays) would account for 6.8 percent of the total proposed Federal budgetary expenditures for all purposes for 1950-51. Slightly under two-thirds of all health, welfare, and security expenditures are for programs administered by the Federal Security Agency. Two-thirds of these estimated expenditures for health, welfare, and security and about 90 percent of all estimated Federal Security Agency expenditures in 1950-51 are for Federal grants-in-aid to States.

### Appropriations

The Budget recommends appropriations and transfers for the Social Security Administration totaling \$1,536 million for 1950-51, as compared with \$1,133 million for the previous fiscal year, exclusive of appropriations for the Bureau of Employment Security (table 3). Total appropriations, together with the anticipated supplement for the Social Security Administration, amount to \$1,323 million for 1949-50. This figure includes appropriations for the Bureau of Employment Security, which early in the fiscal year was transferred to the Department of Labor; it is therefore not comparable to the total for 1950-51. About 96 percent of the totals for both years are for grants to States, the great bulk of which are for public assistance.

The 1950-51 appropriation requested for the three special public assistance programs under present legislation is \$1,200 million, or 8 percent higher than the expected total of \$1,110 million for 1949-50. The increase is requested because of the higher average payments and also the expected growth in assistance rolls. In addition, another \$250 million has been requested for the proposed changes in the public assistance program to improve the present financing arrangements and also to permit Federal sharing in the cost of aid to

needy persons excluded from the present program. Appropriations for maternal and child health services, services for crippled children, and child welfare services would be increased \$9.5 million.

Administrative expenses of the Social Security Administration in 1950-51 are estimated in the Budget at \$64 million, including outlays from the old-age and survivors insurance trust fund. Recommended appropriations are shown, by bureau and item, in table 3.

The \$1,490 million recommended

for appropriation to the Social Security Administration for 1950-51 represents 3.7 percent of all proposed Federal appropriations and other new obligational authority for that year. In addition, it is estimated that \$2,300 million will be paid out of the old-age, survivors, and disability insurance trust fund (table 4).

### Trust Fund Operations

Trust fund operations as presented in the Budget include estimates of the cost of carrying out the expansion of the old-age and survivors insurance

Table 3.—Appropriations, transfers, and expenditures (including proposed legislation), Social Security Administration, for grants to States and administrative and other expenses, fiscal years 1948-49, 1949-50, and 1950-51

[In thousands]

Bureau and item	Appropriations and transfers				Expenditures		
	Actual, 1948-49	1949-50		Recom- mended, 1950-51	Actual, 1948-49	Estimated	
		Actual	Antici- pated supple- ment			1949-50	1950-51
Total, Social Security Administration (excluding the Bureau of Employment Security)	\$1,017,692	\$1,129,798	\$53,229	\$1,535,862	\$1,004,317	\$1,233,064	\$1,498,458
Total, Social Security Administration	1,168,778	1,269,473	53,229	1,535,862	1,152,207	1,269,783	1,498,458
Grants to States	1,112,430	1,215,000	52,000	1,481,800	1,084,152	1,203,503	1,430,210
Salaries and expenses	50,934	50,869	1,229	50,118	62,758	62,181	64,304
Other	5,394	3,604		3,944	5,297	4,099	3,944
Bureau of Old-Age and Survivors Insurance:							
Salaries and expenses <sup>1</sup>	39,817	42,426		46,238	39,478	43,406	45,820
Proposed transfers, salaries and expenses <sup>2</sup>			1,149			(?)	
Reimbursement to general fund for administrative expenses <sup>3</sup>	(?)	(?)	(?)	(?)	13,778	14,167	14,591
Expenses, benefit payments to survivors of certain deceased veterans, World War II	305				305		
Other reimbursement to old-age and survivors insurance trust fund	2,974	3,604		3,944	2,969	3,670	3,944
Bureau of Public Assistance:							
Grants to States, public assistance	948,000	1,038,000	52,000	1,200,000	920,814	1,144,247	1,200,000
Proposed extension of public assistance program				250,300			200,280
Salaries and expenses	1,405	1,350	22	1,413	1,350	1,377	1,409
Children's Bureau:							
Grants to States, maternal and child welfare	22,750	22,000		22,000	23,071	23,783	23,000
Proposed extension of maternal and child welfare grants				9,500			6,930
Grants to States, emergency maternity and infant care					<sup>4</sup> - 47		
Salaries and expenses	1,568	1,541	17	1,822	1,499	1,513	1,543
Bureau of Federal Credit Unions, salaries and expenses	624	618	38	684	548	578	680
Office of the Commissioner:							
Salaries and expenses	249	259	3	261	536	320	261
Other					16	3	
Bureau of Employment Security: <sup>4</sup>							
Grants to States, unemployment insurance and employment service administration	141,700	135,000			140,314	35,473	
Reconversion unemployment benefits for seamen	2,420				1,900	426	
Salaries and expenses	6,966	4,675			5,264	820	
Other					412		

<sup>1</sup> Shown in the Budget under Office of the Secretary of the Treasury.

<sup>2</sup> Not separated from other appropriations.

<sup>3</sup> Minus figure represents excess of repayments and collections over expenditures.

<sup>4</sup> Transferred to Department of Labor, Aug. 20, 1949.

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1951.*



**Table 4.—Social welfare, health, and security trust fund operations, fiscal years 1948-49, 1949-50, and 1950-51**

[In millions]

Fund and item	Actual, 1948-49	Estimated	
		1949-50	1950-51
Old-age and survivors insurance trust fund:			
Receipts:			
Appropriations (equal to Federal insurance contributions).....	\$1,690	\$2,245	\$2,515
Interest and other.....	233	261	303
Proposed legislation extending coverage, raising tax base, and adding disability benefits.....			1,200
Expenditures (benefits and administrative expenses):			
Present programs.....	660	783	867
Proposed legislation.....			1,433
Net accumulation (including proposed legislation).....	1,263	1,723	1,718
Total assets of fund as of June 30.....	11,310	13,033	14,751
Total investments as of June 30.....	11,231	12,954	14,672
Unemployment trust fund:			
Receipts:			
Deposits by States and railroad unemployment taxes.....	994	1,018	1,193
Interest.....	180	162	165
Expenditures (State and railroad unemployment withdrawals).....	1,327	2,034	1,570
Net accumulation.....	-153	-854	-212
Total assets of fund as of June 30.....	8,182	7,328	7,116
Total investments as of June 30.....	8,138	7,284	7,072
Railroad retirement account:			
Receipts:			
Transfers from Budget accounts.....	574	602	594
Interest on investments.....	51	61	64
Expenditures (benefit payments, salaries, and expenses).....	278	314	346
Net accumulation.....	347	349	312
Total assets of fund as of June 30.....	1,799	2,148	2,460
Total investments as of June 30.....	1,720	2,009	2,381
Federal employees' retirement funds:			
Receipts:			
Employee contributions.....	328	374	353
Transfers from Budget accounts and other.....	230	306	337
Interest.....	124	140	163
Expenditures (annuities, refunds, and expenses).....	221	255	276
Net accumulation.....	460	566	578
Medical care insurance trust fund (proposed legislation):			
Receipts from pay-roll contributions.....			250
Expenditures (payments for initial expenses).....			35
Net accumulation.....			215

<sup>1</sup> Data from the *Daily Statement of the U. S. Treasury*.

<sup>2</sup> Total amount for preceding fiscal year plus net accumulation.

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1951*, unless otherwise noted.

is \$6,329 million, of which \$4,879 million is accounted for by existing programs and \$1,450 million by legislative proposals contained in the Budget, including tax receipts from medical care insurance. The higher level of taxable wages, expanded coverage, and higher contribution rates in January-June 1951 under proposed legislation account for the large increase in estimated receipts in 1950-51. Those social insurance contributions collected by the Federal Government would be equal to somewhat less than 14 percent of estimated tax and miscellaneous receipts of the general accounts in 1950-51, as compared with about 9 percent for 1943-50.

Benefit payments under the social insurance programs are made directly from the trust funds, which accumulate reserves against future benefits. It is estimated that additional contributions under the expanded old-age and disability programs would total \$1,200 million in 1950-51, while the

**Table 5.—Social insurance contributions and tax collections, existing and proposed legislation, fiscal years 1948-49, 1949-50, and 1950-51**

[In millions]

Program	Actual, 1948-49	Estimated	
		1949-50	1950-51
Total, including proposed legislation.....	\$3,799	\$4,430	\$6,329
Total, excluding proposed legislation.....	3,799	4,430	4,879
Employment taxes:			
Existing legislation:			
Federal Insurance Contributions Act.....	1,690	2,245	2,515
Federal Unemployment Tax Act.....	223	223	224
Carriers Taxing Act.....	564	570	594
Railroad Unemployment Insurance Act.....	10	10	10
Deposits by States <sup>1</sup> .....	984	1,008	1,183
Proposed legislation:			
Medical care insurance.....			250
Improvement of old-age and survivors insurance.....			1,200
Federal employees' retirement acts, employee contributions.....	328	374	353

<sup>1</sup> State pay-roll tax collections for unemployment insurance deposited in the Federal unemployment trust fund.

Source: *The Budget . . . for the Fiscal Year Ending June 30, 1951*.

program recommended by President Truman last spring. Under these recommendations, coverage would be extended to nearly all gainfully employed persons, including farm and nonfarm self-employed; benefits would be increased substantially; and disability benefits would be added to those now provided. The tax base would be raised to the first \$4,800 of earned income to reflect changes in wage levels and to bring benefits and contributions to proper levels.

The President also recommended that the effective date for the statutory increase in the tax rate to 2 percent each for employers and employees be moved up from January 1, 1952, to January 1, 1951. The contribution rate under the present system was increased from 1 percent each to 1½ percent each on January 1, 1950.

Proposals for a national system of health insurance and improved services and facilities for public health and medical care would increase re-

ceipts under pay-roll contributions, but it is not contemplated that any health insurance benefits would be paid out in 1950-51. There would, however, be some initial administrative expenses. Budget estimates with respect to the pay-roll tax for medical care insurance assume a rate of 0.5 percent on earnings up to \$4,800, effective January 1, 1951.

The Budget also includes estimates of receipts and expenditures of other social insurance trust accounts. The proposed expansion of the social insurance system would increase both the receipts and expenditures of the trust funds involved. In the fiscal year 1951, the net accumulation of the major social insurance trust funds, with legislative proposals included, is estimated at \$2,611 million, as compared with \$1,784 million in 1949-50 (table 4).

Social insurance contributions for 1949-50 are estimated at \$4,430 million. For 1950-51, the estimated total

increase in benefit payments and administrative expenses would be \$1,433 million. Receipts and expenditures for that year, under present and proposed legislation combined, would be \$4,018 million and \$2,300 million, respectively, making possible the acquisition of new securities amounting to \$1,718 million. The total assets of the trust fund are expected to reach \$13,033 million by June 30, 1950, and \$14,751 million by June 30, 1951.

The unemployment trust fund is

directly affected by the levels of business activity and employment. The estimates of the operations of the trust fund contained in the Budget are based on assumptions of high employment in 1950-51. Receipts for 1949-50 and for 1950-51 are estimated at \$1,180 million and \$1,358 million, respectively; expenditures for these years are estimated at \$2,034 million and \$1,570 million. The net change in the fund as estimated represents a decrease in assets. Anticipated assets

as of June 30, 1951, are \$7,116 million, as compared with \$7,328 million on June 30, 1950, and \$8,182 million on June 30, 1949.

Receipts of the proposed medical care insurance trust fund are estimated at \$250 million in 1950-51. Present plans call for increased contributions in subsequent years. Although no benefit payments are assumed for 1950-51, expenditures for initial administrative outlays are estimated at \$35 million.

## Notes and Brief Reports

### Public Assistance Hearings

In October 1947 the Bureau of Public Assistance issued requirements relating to definite procedural provisions for hearings in the State public assistance plans.<sup>1</sup> A review of State policies and practice since the effective date of these requirements—July 1, 1948—shows a general improvement in standards of performance, a growing acceptance of the concept of "due process" in public assistance administration, and an increasing use of hearings for the improvement of administrative processes. Some States have issued new plan material, some have begun the process of revising their policies and procedures to achieve consistency with new concepts, and some have merely continued the process of refining their practice since their policy material already met the test of the Federal definition.

One of the most important developments was the widespread adoption of improved methods of publicizing the right to a hearing and the procedures by which dissatisfied individuals may obtain a hearing. Earlier studies had shown that in many States that had excellent hearing procedures practically no hearings were requested because claimants were unaware of the availability of the hearing process. Today, most States provide explicit information on their hearing procedures (still frequently called "appeals

process") in a variety of ways—by pamphlet, form letter, reproduction of their hearing rules and regulations on the back of application forms, and various other means; local staffs supplement the printed material in personal discussions with applicants and recipients.

The number of hearings has not increased spectacularly with the increased availability of information about hearings, as some people thought might happen. There has been a continuous, slow increase in requests for hearings; the proportions of the principal causes that gave rise to hearings, and the categories of assistance in relation to which hearings were requested, remained very nearly the same as in previous years. States that earlier had had no hearings, or hardly any, began to integrate the new experience into their general administrative pattern, and others, which had treated their hearing function as a more or less incidental activity, recognized the importance of this aspect of administration by developing special job descriptions for a newly created position of hearing officer.

State agency efforts to keep the cost of hearings to a minimum led to interesting experimentation with various forms of recording the proceedings. Some States used various mechanical and electronic recording devices instead of verbatim stenographic transcripts. The submittal of full and detailed hearing briefs in addition to the transcript was in some States replaced by the development of digests or reports in summary form.

To speed up the hearing process, some States authorized their hearing officers to render on-the-spot decisions, while others reserved this authority for the highest executive officer in the agency. Only a few States make no delegation of authority and still require action of the State Board at its regular meeting for formal adoption of a hearing decision.

Along with improving their hearing procedures, States worked on cutting down the need for requests for a hearing by providing effective and less formal channels through which grievances could be adjusted. Recognizing that any complaint, if not satisfactorily settled, might grow into a hearing issue, agencies in many States strengthened their adjustment procedures. Increasingly, the State and local offices kept records of all complaints—written and oral—and evaluated them as an index to weaknesses in policy or procedure that needed strengthening to eliminate areas of dissatisfaction. Recognition of the consistently high proportion of grievances arising out of the process of determining need and the amount of assistance, for instance, may have spurred the State agencies in their efforts to make their policies more definite and specific and thus assure greater uniformity and consistency among individual case decisions. As a result, the administrative process has become more predictable, from the claimant's point of view, and there has been greater equity of treatment as far as county and State-wide case loads were concerned.

One area in which a considerable amount of work still needs to be done is that of the conduct of the hearing proper. Some agencies were success-

<sup>1</sup> See the *Bulletin*, July 1948, pp. 14-18.

ful in developing their hearings into an informal administrative procedure through which the State agency proceeds as if there had been no previous local action and the case had come to the agency for an original determination. All the facts available at the time of the hearing are reviewed, all evidence is examined, and all witnesses are heard on a *de novo* basis, with the sole objective of settling the issue raised by the claimant in requesting the hearing.

In a few agencies, however, this process is not yet clearly understood, and the hearing is still considered a contest in which local agency and claimant are pitted against each other. The resulting decision is frequently couched in terms of a confirmation or reversal of the local agency's action, rather than as a fresh determination related to the individual's claim for assistance, based on a reexamination of the pertinent information by all parties concerned. Progress is gradually being made, however, towards a more constructive approach to the hearing process in those agencies that had been confusing the administrative function of a

State agency in an administrative hearing with the judicial function of a court in a judicial appeals process.

Another area in which many complex problems arise is that of apparently conflicting authorities. This issue sometimes needs to be faced when a State agency, under the authority vested in it through the hearing process, arrives at a different interpretation of State policy and therefore takes an action different from that taken by the county board responsible for program administration on the local level. Here again, most agencies have succeeded in gaining acceptance of the principle that, in a program operated under the supervision of a single State agency, the agency must have authority to secure consistent application of State policy throughout the State. In a few instances, on the other hand, State agencies have encountered serious difficulty because of the failure of local agencies to understand this principle, and they have found it hard to convince local boards that the State's power to render hearing decisions that are binding on the local unit does not in fact nullify the

authority of the local administrative body to carry out its proper functions. In some isolated cases the courts had to be called upon to confirm the State agency's responsibility and authority for enforcement of uniform program administration throughout the State.

As a result of their increased interest in hearings, State agencies have been anxious to have copies of sample cases, forms, statements of decisions, and similar documents that could be used as training material for their staffs. In an effort to meet this need, the Bureau of Public Assistance developed a quarterly periodical, *Hearings in Public Assistance*, in which hearing transcripts, selected decisions, court decisions arising out of hearings, correspondence between agency and clients or between State and local agencies, and other pertinent material contributed by State agencies on a voluntary basis, are being published. The fact that agencies are today distributing four times as many copies to their State and local staffs as when the publication was launched in 1947 seems to indicate that the States are finding the material increasingly useful.

## Recent Publications in the Field of Social Security\*

### Social Security Administration

**BUREAU OF OLD-AGE AND SURVIVORS INSURANCE.** *Causes of Relatively Low Average Monthly Wages Among Primary Beneficiaries.* (Report 4.) Baltimore: The Bureau, Oct. 1949. 23 pp. Processed.

A study based on information obtained through personal interviews with a sample group of primary beneficiaries in Boston in the fall and

winter of 1946-47. Limited free distribution; apply to the Bureau of Old-Age and Survivors Insurance, Baltimore, Md.

### General

**AMERICAN ASSOCIATION OF SOCIAL WORKERS.** *Social Work Fellowships and Scholarships Offered During the Year 1950-1951.* New York: The Association, Oct. 1949. 20 pp. Free distribution; apply to the American Association of Social Workers, 1 Park Ave., New York 16, N. Y.

**BLACK, BERTRAM J.** *Our Welfare Needs: A Study of New York City and Its Boroughs Showing the Social and Economic Factors Affecting Relative Need for Health and Welfare Services.* New York: The Greater New York Fund, 1949. 49 pp. and maps.

"Congress Reviews the Problems of

Expanding Federal Social Security." *Congressional Digest*, Washington, Vol. 28, Dec. 1949, pp. 293-320. 75 cents.

**FEDERAL SECURITY AGENCY. LIBRARY.** *Progress Report on Legislation Reported Out of Committee Pertinent or Closely Related to Agency Programs.* (81st Cong., 1st sess.) Washington: The Library, 1949. 37 pp. Processed. Limited free distribution; apply to the Federal Security Agency Library, Washington 25, D. C.

**INTERNATIONAL LABOUR OFFICE.** *Systems of Social Security: New Zealand.* Geneva: The Office, 1949. 67 pp. 40 cents.

The first of a series of handbooks on national systems of social security. Each Government will prepare an analysis of its own system according to a uniform plan drafted by the International Labor Office. Chapters are devoted to the legal basis, scope of protection, benefit structure, organization, and financing of social security.

**U. S. PRESIDENT.** *Economic Report.* . . (H. Doc. 388, 81st Cong., 2d sess.)

\*Prepared in the Library, Federal Security Agency. The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.



Washington: U. S. Govt. Print. Off., 1950. 194 pp. 50 cents.

Reviews the economic developments in 1949, points out both the short-range and long-range economic outlook, and recommends Federal aid to education, extension of coverage and liberalization of benefits under unemployment and old-age and survivors insurance, expansion of Federal grants-in-aid to States for public assistance, and enactment of disability and health insurance legislation. Includes the Annual Economic Review, prepared for the President by the Council of Economic Advisers.

U. S. PRESIDENT. *The State of the Union*. (H. Doc. 389, 81st Cong., 2d sess.) Washington: U. S. Govt. Print. Off., Jan. 4, 1950. 10 pp.

Recommends increased benefits and extension of coverage under unemployment and old-age and survivors insurance, strengthening of the educational system through Federal assistance to the States, and the establishment of a medical insurance system.

## Retirement and Old Age

CLAGUE, EWAN. "Economics of Old Age." *Public Welfare in Indiana*, Indianapolis, Vol. 59, Nov. 1949, pp. 8-12.

Discusses whether the older worker can be usefully, gainfully, and happily employed or whether he must be forced to accept early retirement.

GRATTAN, C. HARTLEY. "Social Security Poor." *Harper's Magazine*, New York, Vol. 199, Dec. 1949, pp. 72-77. 50 cents.

Analyzes the current trend toward more "welfare benefits" and considers how large a social security program the United States can afford to maintain.

NEW YORK STATE JOINT LEGISLATIVE COMMITTEE ON PROBLEMS OF THE AGING. *Never Too Old*. (Legislative Document No. 32, 1949.) Albany: The Committee, 1949. 216 pp. Free distribution; apply to State Senator Thomas C. Desmond, Chairman, New York State Joint Legislative Committee on Problems of the Aging, 94 Broadway, Newburgh, N. Y.

Papers on the employment of older workers.

"Older Workers' Status Under Old-Age and Survivors Insurance." *Monthly Labor Review*, Washington, Vol. 69, Dec. 1949, pp. 668-670. 40 cents.

"Pensions—Who? When? How?" *Conference Board Management Record*, New York, Vol. 11, Dec. 1949, pp. 506-513.

Includes The Pension Formula, by F. Beatrice Brower; Provisions of Recent Pension Plans, by F. Beatrice Brower and Arax Simsarian; and Area-wide Pensions—New Bargaining Device? by James J. Bambrick, Jr.

## Employment and Unemployment

MERRITT, ELLA A., and RIFKIND, HANNAH S. "Unemployment Among the Teen-Aged in 1947-49." *Monthly Labor Review*, Washington, Vol. 69, Dec. 1949, pp. 646-648. 40 cents.

Considers the problem of youth unemployment and its serious and lasting effects.

U. S. DEPARTMENT OF LABOR. BUREAU OF EMPLOYMENT SECURITY. *Comparison of State Unemployment Insurance Laws as of September 1949*. Washington: U. S. Govt. Print. Off., 1949. 113 pp. 30 cents.

## Public Welfare and Relief

KIRKWOOD, ROBERT H. "Fit Surroundings": *District Homes Replace County Almshouses in Virginia*. Richmond: Department of Public Welfare of Virginia, 1948. 174 pp.

Describes the decline of the almshouse and traces the development of the district home system, showing its present operation and its future prospects.

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(Continued on page 23)

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-49

[In thousands; data corrected to Feb. 28, 1950]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				Readjustment allowances to self-employed veterans <sup>12</sup>		
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Temporary disability benefits <sup>2</sup>		State unemployment insurance laws <sup>3</sup>	Service men's Readjustment Act <sup>4</sup>		Railroad Unemployment Insurance Act <sup>5</sup>	
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>6</sup>	Veterans Administration	Social Security Act <sup>7</sup>	Railroad Retirement Act <sup>8</sup>	Civil Service Commission <sup>9</sup>	Veterans Administration <sup>10</sup>	Social Security Act	Other <sup>7</sup>	State laws <sup>2</sup>	Railroad Unemployment Insurance Act <sup>10</sup>					
Number of beneficiaries																		
1948																		
December		1,394.7	226.1	135.1	2,296.1	919.9	113.1	4.6	963.5	15.9	10.3	23.3	38.2	939.4	330.7	42.0	39.2	
1949																		
January		1,422.9	227.0	136.8	2,295.4	928.9	114.4	5.4	972.5	15.3	11.8	23.7	37.0	1,212.3	495.1	64.1	37.7	
February		1,454.1	227.9	138.0	2,297.4	939.4	115.9	6.2	977.0	15.6	10.2	24.2	34.7	1,466.0	634.0	82.9	51.6	
March		1,489.1	229.4	139.2	2,302.2	952.8	117.6	7.2	979.9	21.0	6.4	26.4	34.9	1,788.0	688.4	110.4	64.1	
April		1,516.3	230.9	140.1	2,305.6	964.1	119.3	8.0	981.8	17.8	4.1	28.7	31.1	1,598.3	624.7	123.6	68.4	
May		1,542.5	232.6	141.2	2,309.2	974.6	120.6	8.6	987.5	17.5	21.5	30.0	28.1	1,718.3	552.7	76.3	71.3	
June		1,568.9	234.2	143.2	2,313.5	985.4	121.9	9.4	959.7	17.7	13.5	31.0	29.5	1,809.0	548.1	77.8	68.7	
July		1,588.2	235.1	143.9	2,321.3	989.2	122.8	9.7	961.7	15.3	9.0	28.7	24.6	1,717.4	606.4	80.1	60.2	
August		1,615.8	236.6	145.2	2,324.8	997.8	123.6	10.3	963.2	17.9	11.1	30.0	37.5	1,951.7	218.3	127.3	43.2	
September		1,636.6	237.6	146.7	2,326.6	1,008.4	124.8	11.0	964.6	16.7	10.5	28.6	36.0	1,738.0	95.2	126.6	8.8	
October		1,656.5	239.1	148.0	2,333.1	1,017.4	125.8	11.7	967.2	15.4	11.2	28.8	35.3	1,527.1	64.2	180.3	5.7	
November		1,683.4	240.1	149.4	2,336.8	1,026.9	127.0	12.2	969.0	16.2	10.2	27.7	38.2	1,698.0	60.4	219.1	2.7	
December		1,706.5	241.6	151.1	2,343.0	1,036.3	128.4	12.8	970.7	15.7	10.6	28.2	36.0	1,892.0	62.8	166.6	2.3	
Amount of benefits <sup>15</sup>																		
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961		
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321		14,537		
1942	1,130,721	80,305	122,906	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,084		6,298		
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704		116,133	17,830	17,265	\$2,857		79,643		917		
1944	1,119,686	119,009	129,707	78,081	456,279	76,942	1,765		144,302	22,146	19,238	5,035		62,385	\$4,113	582	\$102	
1945	2,067,434	157,391	137,140	85,742	607,830	104,231	1,772		254,238	26,135	23,431	4,669		445,866	114,955	2,359	11,672	
1946	5,151,594	230,285	149,188	96,418	1,268,984	130,139	1,817		333,640	27,267	30,610	4,761		1,094,850	1,491,294	39,917	252,424	
1947	4,698,642	299,830	177,053	108,691	1,676,029	153,109	19,283		382,515	29,517	33,115	22,025	\$11,368	776,164	772,368	39,401	198,174	
1948	4,502,775	366,887	208,642	134,886	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	26,272	30,843	793,265	426,569	28,599	83,596	
1949	5,669,013	454,483	240,893	161,426	1,692,215	201,369	39,252	4,317	477,406	33,158	31,770	31,552	30,103	1,737,279	386,635	103,506	43,550	
1948																		
December		390,428	31,188	18,819	12,700	145,545	14,684	2,847	212	39,178	2,612	2,539	2,329	3,475	79,966	27,067	2,698	3,639
1949																		
January		426,024	31,900	18,893	12,530	144,985	14,854	2,879	208	39,203	2,509	2,712	2,169	3,204	103,011	39,849	4,059	3,059
February		441,590	32,688	18,977	12,719	138,706	15,049	2,916	250	38,990	2,571	2,533	2,099	2,772	115,268	47,103	4,908	3,951
March		501,858	33,556	19,092	12,846	140,283	15,297	2,959	279	39,749	3,410	2,274	2,634	3,153	152,204	60,766	7,648	5,708
April		477,092	34,246	19,208	12,942	141,261	15,504	3,002	304	39,216	2,914	1,787	2,659	2,715	136,558	50,423	8,905	5,448
May		485,046	34,928	19,335	12,931	142,639	15,703	3,036	315	40,207	2,842	4,182	2,912	2,554	146,712	44,618	5,414	6,718
June		491,115	35,615	19,461	13,067	139,513	15,904	3,071	337	40,022	2,893	3,011	3,003	2,608	154,095	45,797	5,542	6,576
July		482,323	36,139	19,532	13,156	136,308	15,993	3,097	365	39,554	2,501	2,196	2,687	2,071	148,767	48,938	5,553	5,466
August		493,469	36,869	19,641	13,256	141,983	16,167	3,120	402	40,767	2,944	2,602	3,074	3,364	170,629	24,135	9,107	4,909
September		454,638	37,470	19,720	13,359	138,180	16,365	3,152	430	39,606	2,754	2,570	2,786	3,217	154,067	8,775	8,983	864
October		440,135	37,911	19,838	13,456	141,459	16,540	3,182	470	39,761	2,539	2,726	2,719	3,462	132,707	5,462	14,298	384
November		460,196	38,600	19,913	13,590	141,535	16,719	3,215	469	39,924	2,670	2,413	2,717	3,282	152,179	5,291	16,839	260
December		479,506	39,188	20,034	13,674	145,363	16,887	3,252	488	40,407	2,610	2,767	2,776	3,372	170,573	5,474	12,225	216

<sup>1</sup> Under the Social Security Act, old-age retirement benefits (primary and wife's benefits and benefits to children of primary beneficiaries), partly estimated. Under the other 3 systems, benefits for age and disability.

<sup>2</sup> Data for civil-service retirement and disability fund (including Alaska Railroad and Canal Zone funds, integrated since July 1949 with principal fund); includes payments to Canal Zone construction-period workers administered by the Commission. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Widow's, widow's current, parent's, and child's benefits. Partly estimated.

<sup>4</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status.

<sup>5</sup> Payments to widows, parents, and children of deceased veterans.

<sup>6</sup> Number of decedents on whose account lump-sum payments were made.

<sup>7</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>8</sup> Compensation for temporary disability payable in Rhode Island beginning April 1943, in California beginning December 1946, in New Jersey beginning

January 1949, and under the Railroad Unemployment Insurance Act beginning July 1947. Excludes benefits under private plans in California and New Jersey.

<sup>9</sup> Represents average weekly number of beneficiaries.

<sup>10</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>11</sup> Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

<sup>12</sup> Number and amount of claims paid under the Servicemen's Readjustment Act.

<sup>13</sup> Payments: amounts certified, under the Social Security Act, the Railroad Retirement Acts, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Data for all programs except those of the Civil Service Commission are adjusted on annual basis only; Civil Service Commission data adjusted monthly.

Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes under selected social insurance and related programs, by specified period, 1940-49**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions
<b>Calendar year:</b>						
1940	\$637,275	\$141,126	\$130,222	\$853,832	\$105,379	\$66,562
1941	789,298	167,250	148,184	1,006,327	98,018	73,644
1942	1,012,490	264,739	193,346	1,139,331	123,515	95,524
1943	1,239,490	432,913	232,247	1,325,421	160,921	109,157
1944	1,315,680	477,196	286,157	1,317,050	183,489	132,504
1945	1,285,486	540,776	279,058	1,161,864	184,404	130,415
1946	1,295,398	484,431	315,007	911,835	175,209	135,614
1947	1,556,836	491,264	484,351	1,095,520	185,243	140,400
1948	1,684,569	500,411	568,437	999,635	212,087	76,845
1949	1,666,343	651,542	565,091	986,145	228,856	14,916
<b>1948</b>						
December	7,062	27,763	125,842	8,707	1,531	3
<b>1949</b>						
January	33,039	28,489	1,201	80,053	14,492	2,564
February	279,829	27,707	5,578	97,531	152,784	19
March	25,937	30,571	132,752	3,813	9,032	2,495
April	75,191	25,080	2,370	104,645	3,098	6
May	391,411	28,587	6,910	135,977	11,423	11
June	5,806	34,119	129,310	11,651	1,718	2,285
July	57,549	25,765	2,696	109,663	4,589	1
August	380,606	331,998	9,689	163,163	13,827	34
September	7,242	28,517	135,971	6,431	1,024	2,628
October	62,382	32,859	722	107,693	2,322	37
November	336,889	28,896	5,109	155,617	13,662	98
December	5,461	28,963	132,784	9,909	885	4,737

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

<sup>2</sup> Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Jan. 20, 1950.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Represents contributions of \$29.5 million from employees, and contributions for fiscal year 1949-50 of \$302.5 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

**Table 3.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1948-50**

[In thousands]

Item	Fiscal year 1948-49		Fiscal year 1949-50	
	Appropriations <sup>1</sup>	Expenditures through December 1948 <sup>2</sup>	Appropriations <sup>1</sup>	Expenditures through December 1949 <sup>3</sup>
<b>Total</b>	<b>\$1,604,640</b>	<b>\$882,750</b>	<b>\$1,991,956</b>	<b>\$1,000,168</b>
Administrative expenses	45,434	27,922	53,956	28,339
Federal Security Agency, Social Security Administration	45,332	21,212	53,854	22,083
Department of Commerce, Bureau of the Census	102	63	102	51
Department of the Treasury <sup>4</sup>	(9)	6,646	(1)	6,206
Grants to States	949,750	566,407	1,193,000	623,816
Unemployment insurance and employment service administration	130,000	96,478	135,000	35,496
Old-age assistance	797,000	351,537	1,058,000	432,594
Aid to the blind		9,897		12,318
Aid to dependent children		93,782		128,635
Maternal and child health services	11,750	7,100	11,000	7,231
Services for crippled children	7,500	5,127	7,500	5,038
Child welfare services	3,500	2,426	3,500	2,503
Emergency maternity and infant care	(9)	59		
Benefit payments, old-age and survivors insurance	7,607,036	7,287,352	7,745,000	7,347,480
Reconversion unemployment benefits for seamen	2,420	1,000		533

<sup>1</sup> Excludes unexpended balance of appropriations for preceding fiscal year.

<sup>2</sup> Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

<sup>3</sup> Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from the old-age and survivors insurance trust fund to the general fund of the Treasury.

<sup>4</sup> Not available because not separated from appropriations for other purposes.

<sup>5</sup> Appropriation represents amount appropriated for entire fiscal year; expenditure represents amount of grants made during the fiscal year, before Aug. 30, 1949, when the Bureau of Employment Security was transferred to the Labor Department.

<sup>6</sup> Appropriation for 1947-48 (\$3 million) available until June 30, 1949.

<sup>7</sup> Actual payments from the old-age and survivors insurance trust fund.

<sup>8</sup> Estimated expenditures as shown in 1949-50 budget.

Source: Federal appropriation acts and 1949-50 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

**Table 4.—Federal cash income and outgo,<sup>1</sup> total, and social security programs, by specified period, 1948 and 1949**

[In millions]

Classification	1948	1949				
		Total	January-March	April-June	July-September	October-December
<b>Cash income</b>	<b>\$44,971</b>	<b>\$41,374</b>	<b>\$13,131</b>	<b>\$8,823</b>	<b>\$10,146</b>	<b>\$8,274</b>
Social security	2,885	2,892	713	736	749	694
Federal insurance contributions	1,685	1,666	344	472	445	405
Federal unemployment taxes	212	229	176	16	19	17
Deposits in unemployment trust fund <sup>2</sup>	989	997	193	248	285	272
Other	42,085	38,482	12,418	8,087	9,397	8,580
<b>Cash outgo</b>	<b>36,807</b>	<b>42,639</b>	<b>9,964</b>	<b>11,389</b>	<b>10,528</b>	<b>10,759</b>
Social security <sup>3</sup>	2,429	3,602	812	864	1,000	927
Administrative expenses, Social Security Administration	42	42	10	10	12	10
Grants to States <sup>4</sup>	966	1,143	276	243	335	289
State withdrawals from unemployment trust fund	852	1,737	368	442	479	448
Old-age and survivors insurance benefit payments	556	667	155	165	171	177
Administrative expenses, Department of the Treasury <sup>5</sup>	13	13	3	4	3	3
Other	34,468	39,037	9,152	10,525	9,528	9,832

<sup>1</sup> Cash income and outgo represent flow of cash, exclusive of borrowed cash, into and out of the Treasury.

<sup>2</sup> Deposits by States of contributions collected under State unemployment insurance laws.

<sup>3</sup> Federal expenditures administered chiefly by the Social Security Administration. Includes administrative expenses of the Bureau of the Census in connection with searching census records for old-age and survivors insurance.

<sup>4</sup> Includes grants for unemployment insurance administration, old-age assistance, aid to the blind, aid to dependent children, and maternal and child health and welfare services; beginning July 1948, includes grants for employment service administration.

<sup>5</sup> In connection with old-age and survivors insurance.

Source: Total Federal cash income and outgo from *Bulletin of the Treasury Department*; other data from *Daily Statement of the U. S. Treasury*.



Table 5.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–49

(In thousands)

Period	Receipts		Expenditures		Assets			
	Appropriations <sup>1</sup>	Interest received	Benefit payments <sup>2</sup>	Administrative expenses	Net total of U. S. Government securities acquired <sup>3</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–December 1949.....	\$13,883,552	\$1,287,866	\$2,905,770	\$359,727	\$11,727,994	\$83,289	\$4,639	\$11,815,922
Calendar year:								
1940.....	607,004	42,861	35,354	26,203	581,300	10,416	3,789	2,030,706
1941.....	789,298	56,159	88,083	26,168	719,900	16,530	8,992	2,761,921
1942.....	1,012,490	72,271	130,675	27,898	919,034	27,382	5,294	3,688,110
1943.....	1,239,490	88,250	165,938	29,454	1,123,400	29,097	12,527	4,820,458
1944.....	1,315,680	106,741	208,972	29,201	1,188,000	20,418	8,455	6,004,707
1945.....	1,285,486	134,318	273,885	29,971	1,087,590	44,870	21,362	7,130,655
1946.....	1,295,398	151,592	378,104	39,739	1,024,310	51,845	19,222	8,149,801
1947.....	1,657,911	164,186	466,193	45,561	1,189,746	73,754	17,909	9,300,144
1948.....	1,687,820	281,201	556,174	51,277	1,287,280	70,810	95,143	10,721,714
1949.....	1,669,975	145,602	667,164	54,265	1,172,233	83,289	4,639	11,815,922
1948								
December.....	7,062	100,600	49,335	4,215	300,000	70,810	95,143	10,721,714
1949								
January.....	38,039		50,088	4,091		67,597	82,216	10,705,573
February.....	279,829		51,090	3,854		72,338	302,360	10,930,459
March.....	25,937	11,050	53,774	5,441	260,000	67,307	25,163	10,908,231
April.....	75,191	136	54,244	4,616	—20,000	66,421	62,516	10,924,698
May.....	391,411		54,775	4,669		66,452	394,452	11,255,665
June.....	5,834	107,110	55,712	3,948	434,910	66,870	12,410	11,309,949
July.....	61,153	82	55,859	5,040	—87,000	76,643	59,972	11,310,285
August.....	380,606		57,037	4,972		72,219	382,993	11,698,882
September.....	7,242	10,957	57,929	4,485	315,000	79,407	16,590	11,684,666
October.....	62,382	201	58,110	4,449	—30,000	76,515	49,505	11,584,690
November.....	336,889		58,649	4,540		74,536	325,384	11,858,590
December.....	5,461	16,126	59,895	4,300	269,323	83,289	4,639	11,815,922

<sup>1</sup> Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

<sup>2</sup> Before July 1948, data represent checks cashed and returned to the Treasury; beginning July 1948, represent checks issued.

<sup>3</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase; minus figures represent net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

Table 6.—Status of the unemployment trust fund, by specified period, 1936–49

(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936–December 1949.....	\$7,748,423	\$7,696,298	\$52,125	\$13,103,298	\$1,048,237	\$7,227,161	\$6,924,374	\$880,123	\$102,470	\$333,145	\$824,049
Calendar year:											
1940.....	1,957,977	436,300	12,677	860,784	58,901	614,814	1,804,835	59,907	1,217	15,449	153,142
1941.....	2,744,358	786,700	12,358	1,008,149	53,000	349,583	2,516,400	66,281	4,557	15,088	227,958
1942.....	3,698,098	955,000	11,008	1,138,530	68,047	344,263	3,378,714	85,973	6,084	6,695	319,293
1943.....	5,146,745	1,408,000	51,745	1,328,117	81,864	77,582	4,711,113	98,244	7,409	1,014	435,632
1944.....	6,583,434	1,484,000	4,434	1,316,940	50,518	63,153	6,015,418	119,261	4,564	568	568,016
1945.....	7,537,391	929,184	29,208	1,160,712	118,460	461,709	6,832,880	117,374	11,010	1,949	704,511
1946.....	7,585,255	55,816	21,255	915,787	130,183	1,103,967	6,774,884	122,053	13,347	39,168	810,371
1947.....	8,124,162	538,487	21,675	1,097,213	131,629	786,875	7,216,842	126,360	15,574	54,862	907,320
1948.....	8,520,442	393,878	24,077	989,067	218,002	852,484	7,572,327	67,001	27,333	60,120	948,115
1949.....	7,748,423	—800,068	52,125	997,173	91,638	1,736,764	6,924,374	3,196	11,374	132,981	824,049
1948											
December.....	8,520,442	14,974	24,077	14,187	76,387	76,120	7,572,327	3	9,654	5,005	948,115
1949											
January.....	8,437,274	—90,000	30,909	28,449	75	102,121	7,498,730		9	7,017	938,544
February.....	8,469,436	34,000	29,071	149,261	15	110,183	7,537,824	12	2	6,946	931,612
March.....	8,320,510	—149,067	29,152	15,414	4,040	156,050	7,401,228	11	502	10,364	919,283
April.....	8,201,763	—121,000	31,405	32,252	646	140,420	7,293,706	4	80	11,310	909,057
May.....	8,252,764	42,000	40,405	200,143	193	141,640	7,352,402	7	24	7,728	900,361
June.....	8,182,417	—74,026	44,085	15,260	74,813	159,745	7,282,730	12	9,297	7,716	899,687
July.....	8,066,111	—105,000	32,779	37,489	76	150,325	7,169,970	1	9	7,494	896,141
August.....	8,124,455	47,000	44,123	233,581	121	164,030	7,239,642	20	15	11,364	894,813
September.....	7,964,496	—140,007	24,171	13,547	4,080	164,280	7,092,939	206	496	11,673	871,556
October.....	7,852,044	—114,000	25,719	31,110	612	128,405	6,966,257	23	75	15,867	855,787
November.....	7,909,401	37,000	46,077	224,954	194	147,740	7,073,665	59	24	20,133	835,736
December.....	7,748,423	—167,027	52,125	15,712	6,822	171,825	6,924,374	2,842	840	15,370	824,049

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes transfers from railroad unemployment insurance administration

fund amounting to \$79,419,000 and transfers of \$11,979,000 from the railroad unemployment insurance account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

<sup>4</sup> Includes withdrawals of \$70,169,000 for disability insurance benefits.

Source: Daily Statement of the U. S. Treasury.

**Table 7.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and by month, December 1948–December 1949, and monthly benefit actions, by type of benefit, December 1949**

[Amounts in thousands; data corrected to Jan. 20, 1950]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
December 1948	2,314,557	\$45,872.5	1,047,985	\$26,564.2	320,928	\$4,307.3	581,265	\$7,549.0	210,263	\$4,331.0	142,223	\$2,958.6	11,903	\$162.2
January 1949	2,351,824	46,754.7	1,069,674	27,179.1	327,098	4,398.9	585,916	7,619.6	214,110	4,414.6	143,038	2,978.9	11,988	163.5
February	2,393,462	47,737.1	1,093,636	27,857.9	333,833	4,501.8	591,709	7,705.2	217,897	4,498.3	144,291	3,008.8	12,076	164.9
March	2,441,959	48,852.9	1,126,238	28,601.0	341,834	4,620.7	598,589	7,805.2	223,413	4,617.4	145,656	3,041.5	12,229	167.2
April	2,480,350	49,750.5	1,140,969	29,195.5	347,861	4,711.6	604,375	7,890.5	227,811	4,711.9	146,958	3,071.7	12,376	169.3
May	2,517,142	50,651.0	1,161,046	29,782.3	353,700	4,801.8	609,528	7,968.1	232,170	4,806.1	148,184	3,101.3	12,514	171.3
June	2,554,248	51,520.0	1,180,909	30,369.1	359,840	4,898.1	614,714	8,043.8	236,394	4,897.7	149,724	3,137.9	12,667	173.5
July	2,577,386	52,131.4	1,195,955	30,823.4	364,009	4,965.4	614,601	8,044.5	239,902	4,973.7	150,130	3,149.2	12,789	175.3
August	2,613,604	53,036.1	1,216,963	31,450.4	370,293	5,065.1	618,067	8,100.4	244,420	5,072.3	150,937	3,170.5	12,924	177.4
September	2,644,910	53,775.4	1,232,421	31,909.4	375,103	5,140.9	624,257	8,196.9	248,890	5,169.4	151,191	3,179.5	13,048	179.2
October	2,673,888	54,450.8	1,247,513	32,345.7	379,594	5,210.0	629,705	8,279.3	253,031	5,260.2	150,866	3,174.5	13,179	181.1
November	2,710,279	55,318.9	1,268,050	32,938.5	385,576	5,301.1	634,705	8,355.6	257,228	5,352.1	151,416	3,188.7	13,304	183.0
December	2,742,808	56,074.4	1,285,808	33,437.4	390,583	5,376.3	639,437	8,427.0	261,336	5,441.9	152,121	3,206.8	13,438	185.0
Monthly benefit actions, December 1949:														
In force <sup>2</sup> at beginning of month	3,048,819	63,378.7	1,406,122	38,596.6	437,397	6,072.7	665,184	8,757.5	261,088	5,426.4	205,590	4,340.7	13,429	184.7
Benefits awarded in month	53,593	1,218.4	26,141	732.5	9,195	136.9	9,428	135.6	5,175	111.7	3,429	78.4	225	3.3
Entitlements terminated <sup>3</sup>	21,094	411.0	7,893	204.2	4,075	54.5	5,411	74.0	1,028	20.9	2,598	56.0	89	1.2
Net adjustments <sup>4</sup>	-42	12.9	-31	8.6	-1	1.1	10	2.7	-7	-2	-12	.7	-1	(9)
In force at end of month	3,081,276	64,199.0	1,484,339	39,153.5	442,516	6,156.3	669,211	8,821.7	265,228	5,517.0	206,418	4,363.8	13,564	186.7

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

<sup>3</sup> Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

<sup>4</sup> Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.

<sup>5</sup> Less than \$50.

**Table 8.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum payments awarded, and number of deceased workers represented for the first time in awards of lump-sum payments, 1940–49**

[Corrected to Jan. 20, 1950]

Year and quarter <sup>1</sup>	Monthly benefits							Lump-sum awards <sup>2</sup>	
	Total	Primary	Wife's	Child's	Widow's	Widow's current	Parent's	Number of payments	Number of deceased workers
1940	254,984	132,335	34,555	59,382	4,600	23,260	852	75,095	61,080
1941	299,286	114,660	36,213	75,619	11,020	30,502	1,272	117,303	90,941
1942	258,116	90,622	33,290	77,384	14,774	31,820	1,296	134,991	103,332
1943	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,186
1944	318,949	110,067	40,349	99,676	24,759	42,649	1,419	205,177	151,869
1945	462,463	185,174	63,008	127,514	29,844	55,108	1,755	247,012	178,813
1946	547,150	258,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947	572,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,992
1948	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,096	200,090
1949	682,245	337,276	117,356	118,919	62,929	43,089	2,676	212,614	202,154
1946									
January–March	147,229	72,379	23,553	30,091	8,805	12,006	395	64,185	46,864
April–June	155,036	75,641	25,222	31,452	10,306	11,966	449	67,543	48,795
July–September	132,627	62,541	21,809	27,222	10,020	10,579	456	58,382	41,698
October–December	112,258	48,419	17,931	26,110	9,692	9,639	467	60,596	42,231
1947									
January–March	133,217	62,106	22,136	27,548	10,404	10,263	730	60,357	43,312
April–June	152,847	69,319	24,383	33,292	12,525	12,173	1,245	61,729	51,507
July–September	141,475	68,866	23,206	27,676	10,792	10,232	793	48,563	43,633
October–December	145,370	71,197	24,464	27,328	11,618	10,109	654	48,138	43,540
1948									
January–March	167,445	82,316	27,970	30,784	14,197	11,504	674	55,665	52,377
April–June	154,525	69,570	25,384	31,945	15,006	11,785	835	58,261	54,802
July–September	137,947	63,144	22,630	28,156	12,739	10,610	668	50,666	47,165
October–December	136,284	60,873	22,570	28,070	13,725	10,377	669	48,484	45,746
1949									
January–March	166,848	80,174	28,590	30,158	16,120	11,163	643	54,576	51,989
April–June	180,824	90,330	30,942	31,622	15,934	11,278	718	55,957	53,020
July–September	169,214	84,268	29,038	29,228	15,375	10,649	656	52,483	49,925
October–December	165,359	82,504	28,786	27,911	15,500	9,999	659	49,698	47,220

<sup>1</sup> Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29; for 1945, in the *Bulletin* for February 1949, p. 29.

<sup>2</sup> Under 1939 and 1946 amendments.

Table 9.—Old-age and survivors insurance: Estimated number of employers<sup>1</sup> and workers and estimated amount of wages in covered industries, by specified period, 1940-49

[Corrected to Feb. 1, 1950]

Year and quarter	Employers reporting wages <sup>1</sup> (in thousands)	Workers with taxable wages during period <sup>2</sup> (in thousands)	Taxable wages <sup>3</sup>		All workers employed in covered industries during period <sup>4</sup> (in thousands)	Total pay rolls in covered industries <sup>5</sup>	
			Total (in millions)	Average per worker		Total (in millions)	Average per worker
1940.....	2,500	35,393	\$32,974	\$932	35,393	\$35,668	\$1,008
1941.....	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942.....	2,655	46,363	52,939	1,142	46,363	58,219	1,256
1943.....	2,394	47,656	62,423	1,310	47,656	60,653	1,462
1944.....	2,469	46,269	64,426	1,392	46,296	73,340	1,584
1945.....	2,614	46,392	62,945	1,357	46,392	71,560	1,543
1946.....	3,017	48,845	69,088	1,414	48,845	70,260	1,623
1947.....	3,240	48,900	78,372	1,603	48,900	92,449	1,891
1948 <sup>4</sup> .....	3,300	49,300	84,188	1,708	49,300	102,385	2,077
1949 <sup>4</sup> .....	3,350	49,000	84,000	1,714	49,000	102,500	2,092
1943							
January-March.....	1,971	36,537	15,462	423	36,537	15,700	431
April-June.....	2,008	37,483	16,561	442	37,557	17,400	463
July-September.....	1,998	37,682	15,838	420	38,057	17,498	460
October-December.....	2,001	36,016	14,562	404	37,593	18,965	505
1944							
January-March.....	2,010	36,326	17,362	478	36,326	17,096	487
April-June.....	2,048	36,863	17,284	468	36,902	18,185	492
July-September.....	2,038	37,301	16,243	435	37,752	18,359	486
October-December.....	2,039	35,629	13,537	380	37,789	19,100	506
1945							
January-March.....	2,076	35,855	17,874	499	35,855	18,262	509
April-June.....	2,149	35,854	17,541	480	35,949	18,558	516
July-September.....	2,176	35,684	14,982	420	36,285	17,261	476
October-December.....	2,199	33,598	12,548	373	35,973	17,478	486
1946							
January-March.....	2,287	36,038	16,840	467	36,038	17,397	483
April-June.....	2,416	38,055	17,845	469	38,153	19,079	500
July-September.....	2,478	39,670	17,709	446	40,228	20,222	503
October-December.....	2,513	37,945	16,094	440	39,930	22,562	565
1947							
January-March.....	2,500	38,765	20,805	537	38,765	21,497	555
April-June.....	2,587	39,801	20,655	519	40,175	22,245	554
July-September.....	2,617	40,255	19,555	486	41,155	23,033	560
October-December.....	2,609	37,448	17,357	463	40,748	25,672	630
1948							
January-March <sup>4</sup> .....	2,588	39,560	23,080	583	39,560	23,931	605
April-June <sup>4</sup> .....	2,690	40,245	22,708	564	40,545	24,654	608
July-September <sup>4</sup> .....	2,700	40,600	21,200	522	41,800	25,800	617
October-December <sup>4</sup> .....	2,680	36,800	17,200	467	42,000	28,000	667
1949							
January-March <sup>4</sup> .....	2,650	38,800	23,500	606	38,800	24,400	629
April-June <sup>4</sup> .....	2,720	39,300	22,500	573	39,600	24,500	619
July-September <sup>4</sup> .....	2,750	39,500	20,500	519	40,500	25,300	625

<sup>1</sup> Number corresponds to number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

<sup>2</sup> Quarterly and annual data for 1937-39 were presented in the *Bulletin* for February 1947, p. 31; quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; and quarterly data for 1941 and 1942 were presented in the *Bulletin* for February 1948, p. 31.

<sup>3</sup> A description of these series and quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; quarterly data for 1941 and 1942 were presented in the *Bulletin* for February 1948, p. 31.

<sup>4</sup> Preliminary.

## RECENT PUBLICATIONS

(Continued from page 18)

School Counselor in Delinquency Prevention and Treatment, by Robert C. Taber; Understanding Juvenile Delinquency, by Edith K. Lesser; and The Meaning of Juvenile Delinquency Statistics, by I. Richard Perlman.

## Health and Medical Care

"The National Health Service Act in

Great Britain: A Review of the First Year's Working." *The Practitioner*, London, Autumn 1949, extra number. Entire issue. \$2.

"New Model for Disability Laws?" *Business Week*, New York, Jan. 7, 1950, pp. 70-72. 25 cents.

Considers the disability insurance laws in California, New Jersey, New York, and Rhode Island.

SCHÉELE, LEONARD A. "Chronic Illness: No. 1 Problem." *The Crippled*

*Child*, Chicago, Vol. 27, Dec. 1949, pp. 15-17 f. 35 cents.

Describes how we are attempting to meet the problem of chronic illness through early diagnosis, adequate treatment, preventive services, research, and rehabilitation.

"Sickness Insurance in the United States: Recent Legislation in New York." *Industry and Labour*, Geneva, Vol. 2, Dec. 15, 1949, pp. 486-488. 25 cents.



Table 10.—Unemployment insurance: Selected data on claims and benefits, by State, December 1949

[Corrected to Jan. 25, 1950]

Region and State	Initial claims <sup>1</sup>		Weeks of unemployment covered by continued claims <sup>2</sup>		Compensated unemployment				
	Total	Women <sup>3</sup>	Total	Women	All types of unemployment <sup>4</sup>			Total unemployment	
					Weeks compensated	Benefits paid <sup>5</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment
Total, 51 States.....	1,605,499	491,417	9,564,492	3,087,163	8,197,000	\$170,573,000	1,892,000	7,752,000	\$21.27
Region I:									
Connecticut.....	32,609	12,740	150,853	56,097	143,333	3,038,826	33,077	136,126	21.70
Maine.....	13,604	4,052	89,902	31,221	87,424	1,284,635	20,175	75,654	15.18
Massachusetts.....	70,633	25,964	427,158	162,028	390,836	8,778,741	90,193	351,777	23.66
New Hampshire.....	8,513	2,856	51,772	21,223	51,942	878,930	11,987	43,807	18.28
Rhode Island.....	13,227	6,163	75,519	30,603	69,262	1,532,398	15,984	65,861	22.74
Vermont.....	4,696	1,123	21,532	6,533	19,204	365,413	4,432	17,018	20.06
Region II:									
Delaware.....	2,902	605	16,808	3,852	14,996	300,536	3,461	14,031	20.66
New Jersey.....	65,553	29,747	389,844	156,166	341,181	6,871,444	78,734	319,824	20.75
New York.....	319,690	( <sup>6</sup> )	1,693,758	( <sup>6</sup> )	1,525,740	34,950,404	352,095	1,494,340	22.91
Pennsylvania.....	140,753	47,846	904,534	217,005	812,074	16,963,389	187,402	783,633	21.20
Region III:									
District of Columbia.....	2,455	581	18,991	7,141	23,292	415,004	5,375	23,009	17.81
Maryland.....	25,986	6,322	133,043	32,739	119,637	2,517,799	27,609	112,117	21.57
North Carolina.....	15,407	7,405	113,797	58,226	99,895	1,490,084	23,053	97,797	15.06
Virginia.....	12,907	3,519	78,812	22,359	63,865	1,028,880	14,738	60,215	16.52
West Virginia.....	11,628	1,682	108,533	19,837	104,307	1,833,844	24,071	88,172	17.24
Region IV:									
Kentucky.....	12,983	3,665	106,406	28,010	88,741	1,369,337	20,479	84,518	15.72
Michigan.....	137,457	23,150	688,750	129,567	513,668	12,616,118	118,539	497,581	24.95
Ohio.....	71,282	17,221	636,431	159,928	( <sup>7</sup> )	( <sup>7</sup> )	( <sup>7</sup> )	( <sup>7</sup> )	( <sup>7</sup> )
Region V:									
Illinois.....	86,852	28,021	596,238	198,361	503,595	8,998,454	116,215	434,077	19.09
Indiana.....	42,835	9,183	173,988	40,625	141,921	2,609,521	32,751	134,627	18.87
Minnesota.....	14,801	3,231	91,474	23,378	70,668	1,283,275	16,170	66,515	18.08
Wisconsin.....	25,118	4,388	163,235	34,936	130,159	2,972,383	30,037	119,298	23.36
Region VI:									
Alabama.....	12,165	2,031	112,692	20,948	96,487	1,554,310	22,266	92,280	16.37
Florida.....	14,482	5,027	82,957	29,866	51,224	703,487	11,821	49,407	13.88
Georgia.....	13,580	4,794	93,806	36,705	70,147	994,901	16,188	67,216	14.38
Mississippi.....	8,742	1,314	51,570	14,443	37,668	529,478	8,693	35,308	14.36
South Carolina.....	8,981	3,446	69,319	25,237	55,863	944,268	12,892	53,303	17.25
Tennessee.....	16,632	4,701	155,793	54,284	105,300	1,589,077	24,300	100,735	15.34
Region VII:									
Iowa.....	10,759	2,436	42,163	10,926	29,270	556,276	6,755	27,303	19.62
Kansas.....	10,233	1,672	42,444	9,764	35,130	673,868	8,107	32,626	19.70
Missouri.....	36,066	10,816	182,494	69,838	140,066	2,243,878	32,323	121,828	17.17
Nebraska.....	6,956	1,500	18,930	5,361	14,918	262,590	3,443	( <sup>7</sup> )	( <sup>7</sup> )
North Dakota.....	2,730	248	8,571	1,039	5,986	120,360	1,381	5,570	20.46
South Dakota.....	2,295	394	7,917	1,555	3,441	60,808	794	3,182	18.20
Region VIII:									
Arkansas.....	8,320	1,375	41,493	8,462	33,708	539,504	7,779	31,072	16.65
Louisiana.....	14,310	1,861	100,947	17,317	81,994	1,731,756	18,922	76,039	21.75
New Mexico.....	3,546	340	16,061	2,898	9,552	169,573	2,204	9,290	17.90
Oklahoma.....	11,081	1,835	61,305	15,630	42,462	774,241	9,799	40,134	18.66
Texas.....	18,812	3,172	81,875	20,863	52,106	857,058	12,025	49,929	16.77
Region IX:									
Colorado.....	6,056	871	25,939	7,005	19,122	371,195	4,413	18,279	19.71
Idaho.....	7,241	741	28,005	5,047	18,329	346,303	4,230	17,673	19.11
Montana.....	6,209	607	22,475	5,176	17,360	314,549	4,006	17,360	18.12
Utah.....	6,301	961	27,143	7,932	19,812	461,585	4,572	18,569	23.88
Wyoming.....	1,900	240	5,690	1,528	5,368	119,890	1,239	5,089	22.73
Region X:									
Arizona.....	4,993	882	25,197	7,315	15,369	323,773	3,547	14,531	21.39
California.....	164,868	42,057	1,070,853	405,909	965,027	21,655,295	222,699	913,197	22.89
Nevada.....	2,124	440	11,194	3,681	11,271	260,503	2,601	10,717	23.52
Oregon.....	28,987	4,275	153,038	33,011	132,027	2,742,374	30,468	125,960	21.18
Washington.....	42,031	5,977	259,667	54,266	225,036	4,701,240	51,932	216,613	21.12
Territories:									
Alaska.....	1,657	120	6,982	989	9,989	248,216	2,305	9,835	24.96
Hawaii.....	1,551	297	24,587	7,174	26,222	519,414	6,051	22,929	21.26

<sup>1</sup> Excludes transitional claims. Includes intrastate claims sent directly to the central office in some States.<sup>2</sup> Estimated on the basis of the ratio between new claims filed by women and all new claims.<sup>3</sup> Maryland and Nevada have no provision for filing waiting-period claims.<sup>4</sup> Total, part-total, and partial.<sup>5</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.<sup>6</sup> Includes estimate for New York.<sup>7</sup> Includes estimate for Ohio.<sup>8</sup> Includes estimates for Nebraska and Ohio.<sup>9</sup> Data not received.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 11.—Unemployment insurance:  
Ratio of State insured unemployment  
in week ended December 10,  
1949, to average monthly covered  
employment, January–December  
1948**

Region and State	Insured unemployment <sup>1</sup>	Average covered employment <sup>2</sup> (in thousands)	Ratio (per-cent) of insured unemployment to covered employment
<b>Total</b>	<b>2,210,895</b>	<b>32,970</b>	<b>6.7</b>
<b>Region I:</b>			
Connecticut	34,150	635	5.4
Maine	21,700	176	12.3
Massachusetts	97,638	1,464	6.7
New Hampshire	12,123	132	9.2
Rhode Island	16,841	240	7.0
Vermont	5,086	64	7.9
<b>Region II:</b>			
Delaware	3,642	93	3.9
New Jersey	89,791	1,310	6.9
New York	383,908	4,369	8.8
Pennsylvania	211,824	3,104	6.8
<b>Region III:</b>			
District of Columbia	4,472	221	2.0
Maryland	31,458	566	5.6
North Carolina	29,490	641	4.6
Virginia	18,001	500	3.6
West Virginia	25,203	401	6.3
<b>Region IV:</b>			
Kentucky	24,568	392	6.3
Michigan	185,384	1,605	11.4
Ohio	142,711	2,216	6.4
<b>Region V:</b>			
Illinois	141,767	2,382	6.0
Indiana	42,840	908	4.7
Minnesota	21,540	551	3.9
Wisconsin	40,881	741	5.5
<b>Region VI:</b>			
Alabama	25,432	429	5.9
Florida	18,658	391	4.8
Georgia	21,766	530	4.1
Mississippi	10,963	180	6.1
South Carolina	16,375	317	5.2
Tennessee	33,980	499	6.8
<b>Region VII:</b>			
Iowa	8,912	345	2.6
Kansas	9,076	240	3.8
Missouri	42,997	770	5.5
Nebraska	3,508	162	2.2
North Dakota	1,497	44	3.4
South Dakota	1,470	52	2.8
<b>Region VIII:</b>			
Arkansas	12,203	220	5.5
Louisiana	22,906	455	5.0
New Mexico	2,819	89	3.2
Oklahoma	13,525	275	4.9
Texas	20,072	1,189	1.7
<b>Region IX:</b>			
Colorado	5,531	198	2.8
Idaho	6,283	90	7.0
Montana	4,975	99	5.0
Utah	5,498	124	4.4
Wyoming	1,287	56	2.3
<b>Region X:</b>			
Arizona	5,730	107	5.4
California	237,370	2,516	9.4
Nevada	2,791	38	7.3
Oregon	33,962	315	10.8
Washington	58,282	520	11.2

<sup>1</sup> Represents number of continued claims adjusted to represent unemployment in the week in which the 8th of the month falls.

<sup>2</sup> Average number of workers in covered employment in the pay period of each type (weekly, semi-monthly, etc.) ending nearest the 15th of each month; corrected to Dec. 19, 1949.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 12.—Veterans' unemployment  
allowances: Claims and payments,  
December 1949<sup>1</sup>**

State or jurisdiction	Initial claims	Continued claims	Payments
<b>Total</b>	<b>28,539</b>	<b>280,201</b>	<b>\$5,473,635</b>
Alabama	380	7,213	117,277
Alaska	34	192	3,139
Arizona	246	1,712	37,234
Arkansas	332	3,341	64,746
California	3,530	23,245	442,604
Colorado	329	2,220	41,304
Connecticut	418	3,576	62,656
Delaware	63	504	10,132
District of Columbia	72	828	22,900
Florida	533	5,756	119,615
Georgia	327	5,063	103,514
Hawaii	164	3,973	90,753
Idaho	196	856	16,032
Illinois	1,313	10,987	192,888
Indiana	776	6,606	145,807
Iowa	327	1,389	24,376
Kansas	358	1,669	38,464
Kentucky	263	4,461	85,594
Louisiana	335	3,250	62,905
Maine	249	2,932	67,107
Maryland	351	3,131	59,018
Massachusetts	1,198	13,197	267,629
Michigan	1,351	17,855	298,947
Minnesota	568	4,286	81,777
Mississippi	211	1,633	27,812
Missouri	700	5,717	116,672
Montana	251	1,235	22,543
Nebraska	206	607	10,085
Nevada	40	236	4,446
New Hampshire	159	1,474	31,730
New Jersey	620	8,526	182,720
New Mexico	219	1,365	19,357
New York	3,348	20,469	435,780
North Carolina	401	4,513	92,007
North Dakota	113	463	7,829
Ohio	1,317	17,040	323,433
Oklahoma	390	3,085	56,848
Oregon	443	3,451	69,807
Panama Canal Zone	1	36	720
Pennsylvania	2,059	35,154	706,088
Puerto Rico	113	1,470	30,100
Rhode Island	134	2,388	47,411
Samoa-Guam	3	31	780
South Carolina	195	3,378	66,752
South Dakota	134	650	8,803
Tennessee	261	4,949	92,663
Texas	841	7,006	132,680
Utah	153	953	17,302
Vermont	92	922	18,306
Virginia	350	4,046	82,230
Washington	797	7,020	116,816
West Virginia	435	7,208	151,923
Wisconsin	739	6,749	139,610
Wyoming	71	185	3,304

<sup>1</sup> Represents activities under title V of the Servicemen's Readjustment Act; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for the Panama Canal Zone, Puerto Rico, and Samoa-Guam.

**Table 13.—Nonfarm placements:  
Number, by State, December 1949**

[Corrected to Jan. 30, 1950]

Region and State	Total	Women	Veterans <sup>1</sup>
<b>Continental U. S.</b>	<b>311,938</b>	<b>142,325</b>	<b>79,660</b>
<b>Region I:</b>			
Connecticut	5,817	2,384	2,195
Maine	1,526	606	414
Massachusetts	7,352	3,460	2,494
New Hampshire	870	396	240
Rhode Island	2,100	1,419	271
Vermont	342	129	119
<b>Region II:</b>			
Delaware	727	424	116
New Jersey	7,863	5,047	1,242
New York	41,532	28,964	5,276
Pennsylvania	11,581	6,994	2,514
<b>Region III:</b>			
District of Columbia	3,017	1,574	534
Maryland	3,530	1,468	885
North Carolina	7,282	3,453	1,454
Virginia	6,142	3,126	991
West Virginia	1,400	662	390
<b>Region IV:</b>			
Kentucky	2,034	830	423
Michigan	5,494	2,029	1,571
Ohio	13,625	5,266	3,407
<b>Region V:</b>			
Illinois	11,790	4,216	4,759
Indiana	4,208	2,102	1,073
Minnesota	5,156	1,618	1,552
Wisconsin	5,010	2,570	1,244
<b>Region VI:</b>			
Alabama	7,997	3,415	1,361
Florida	12,743	5,650	3,382
Georgia	5,572	2,423	1,081
Mississippi	5,463	2,345	820
South Carolina	6,743	2,172	1,566
Tennessee	7,726	3,443	1,997
<b>Region VII:</b>			
Iowa	4,826	2,020	1,625
Kansas	4,445	1,683	1,406
Missouri	5,302	2,141	1,360
Nebraska	2,144	665	675
North Dakota	1,212	495	284
South Dakota	858	272	281
<b>Region VIII:</b>			
Arkansas	4,576	1,815	1,263
Louisiana	4,703	1,899	1,168
New Mexico	2,968	814	1,016
Oklahoma	11,575	4,013	3,322
Texas	34,157	12,625	9,104
<b>Region IX:</b>			
Colorado	3,223	980	1,036
Idaho	1,466	428	594
Montana	1,090	234	357
Utah	1,220	503	393
Wyoming	826	197	295
<b>Region X:</b>			
Arizona	2,137	851	661
California	22,488	9,361	8,478
Nevada	910	389	233
Oregon	3,135	1,134	1,122
Washington	4,056	1,621	1,316
<b>Territories</b>	<b>1,548</b>	<b>370</b>	<b>764</b>
Alaska	401	148	113
Hawaii	630	222	134
Puerto Rico	517	0	517

<sup>1</sup> Represents placements of veterans of all wars.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 14.—Public assistance in the United States and in States with plans approved by the Social Security Administration, by month, December 1948–December 1949<sup>1</sup>**

Year and month	All States						States with approved plans					
	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	
			Families	Children					Families	Children		
Number of recipients												
December 1948		2,498,259	474,814	1,213,776	85,788	397,000		2,498,259	474,771	1,213,679	67,962	
January 1949		2,511,830	484,947	1,239,839	86,178	433,000		2,511,830	484,905	1,239,744	68,377	
February		2,528,358	496,121	1,267,383	86,679	461,000		2,528,358	496,081	1,267,293	68,737	
March		2,552,554	509,276	1,300,472	87,100	491,000		2,552,554	509,236	1,300,383	69,246	
April		2,581,556	520,299	1,327,634	87,806	476,000		2,581,556	520,237	1,327,539	69,886	
May		2,605,689	529,361	1,349,251	88,537	465,000		2,605,689	529,320	1,349,160	70,541	
June		2,625,594	536,758	1,365,813	89,301	461,000		2,625,594	536,714	1,365,715	71,196	
July		2,643,274	543,541	1,381,957	89,929	461,000		2,643,274	543,500	1,381,863	71,810	
August		2,661,257	551,716	1,402,033	90,513	475,000		2,661,257	551,672	1,401,933	72,323	
September		2,679,906	559,900	1,423,447	91,112	479,000		2,679,906	559,852	1,423,336	72,888	
October		2,697,721	571,480	1,453,922	91,599	497,000		2,697,721	571,424	1,453,795	73,296	
November		2,715,731	585,411	1,486,404	92,164	543,000		2,715,731	585,362	1,486,283	73,798	
December		2,735,987	599,388	1,520,908	92,757	562,000		2,735,987	599,350	1,520,809	74,351	
Amount of assistance												
December 1948	\$161,665,603	\$104,978,094	\$34,129,674		\$3,734,835	\$18,823,000	\$142,145,720	\$104,978,094	\$34,128,145		\$3,039,481	
January 1949	167,376,462	107,954,067	35,333,419		3,896,976	20,282,000	146,395,329	107,954,067	35,331,991		3,109,271	
February	170,730,727	108,472,145	36,369,668		3,839,914	22,049,000	147,980,405	108,472,145	36,368,254		3,140,690	
March	175,839,615	110,108,985	37,487,847		3,877,783	24,365,000	150,776,149	110,108,985	37,486,475		3,180,689	
April	177,089,964	111,800,120	38,249,639		3,926,205	23,114,000	153,270,076	111,800,120	38,248,164		3,221,792	
May	178,058,362	113,310,439	38,679,549		3,974,374	22,094,000	155,259,210	113,310,439	38,678,137		3,270,634	
June	179,588,519	114,460,546	39,027,227		4,020,746	22,080,000	156,797,064	114,460,546	39,025,621		3,310,807	
July	181,034,172	115,473,593	39,530,120		4,066,459	21,964,000	158,344,329	115,473,593	39,528,753		3,341,983	
August	184,106,698	116,641,091	40,224,594		4,108,013	23,133,000	160,245,418	116,641,091	40,223,077		3,381,250	
September	187,615,967	119,156,207	40,958,083		4,200,697	23,301,000	163,596,505	119,156,207	40,956,235		3,474,063	
October	189,806,770	119,710,542	41,940,720		4,196,508	24,049,000	165,114,773	119,710,542	41,938,640		3,465,591	
November	195,806,102	120,852,028	43,281,620		4,238,454	27,434,000	167,634,170	120,852,028	43,279,894		3,502,248	
December	199,576,343	122,457,332	44,457,297		4,276,714	28,385,000	170,455,127	122,457,332	44,455,730		3,542,065	

<sup>1</sup> Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

**Table 15.—Old-age assistance: Recipients and payments to recipients, by State, December 1949<sup>1</sup>**

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1949 in—		December 1948 in—				Total amount	Average	November 1949 in—		December 1948 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total <sup>2</sup> .....	2,735,987	\$122,457,332	\$44.76	+0.7	+1.3	+9.5	+16.7								
Ala.....	77,230	1,606,171	20.80	+4	+7	+10.9	+2.2	Mo.....	128,598	\$5,555,813	\$43.20	+0.5	+0.8	+7.1	+10.2
Alaska.....	1,547	90,347	58.40	+6	+1.8	+11.0	+29.1	Mont.....	11,547	601,708	52.11	+1.2	+2.0	+5.8	+22.9
Ariz.....	12,566	664,726	52.90	+6	+1.3	+17.1	+18.6	Nebr.....	23,919	1,045,298	43.70	+3	+5	+3	+5.5
Ark.....	60,657	1,519,213	25.05	+1.5	+2.2	+17.4	+40.1	Nev.....	2,557	138,094	54.01	+7	+7	+12.4	+12.5
Calif. <sup>3</sup> .....	272,706	19,291,953	70.74	+1.7	+1.7	+37.5	+59.1	N. H.....	7,272	319,202	43.89	+6	+1.1	+3.7	+6.7
Colo. <sup>3</sup> .....	49,417	3,849,023	77.89	+7	+4.7	+6.3	+5.9	N. J.....	24,243	1,186,691	48.95	+3	+5	+3.3	+14.6
Conn.....	18,502	1,091,172	58.98	+1.3	+3.3	+16.1	+27.0	N. Mex.....	9,976	358,718	35.96	+7	+4	+10.8	+20.4
Del.....	1,617	46,094	28.51	+4	+6	+14.4	+18.3	N. Y.....	119,293	6,458,554	54.14	+7	+4	+5.0	+5.6
D. C.....	2,777	117,579	42.34	+1.8	+2.1	+10.3	+9.3	N. C.....	57,940	1,258,788	21.73	+7	+7	+18.4	+25.8
Fla.....	67,237	2,715,740	40.39	+5	+6	+9.1	+10.7	N. Dak.....	8,858	419,162	47.32	+4	+5	+1.9	+8.1
Ga.....	96,806	2,210,648	22.84	+9	+1.3	+9.3	+21.3	Ohio.....	127,095	5,944,470	46.77	+4	+4	+2.3	+2.7
Hawaii.....	2,379	76,502	32.16	+5	+2.5	+6.3	+5	Okla.....	101,137	5,268,229	52.09	+1	(0)	+2.5	+3.3
Idaho.....	11,189	525,259	46.94	+1.1	+1.3	+7.3	+8.9	Oreg.....	23,332	1,210,142	52.72	+6	+1.1	+4.0	+15.6
Ill.....	128,639	5,703,843	44.34	+1	+3	+2.2	+7.4	Pa.....	92,976	3,700,729	39.80	+1.2	+4	+6.8	+7.1
Ind.....	51,185	1,834,131	35.83	+7	+1.2	+2.5	+7.4	R.I.....	10,156	466,831	45.97	+6	+1.0	+9.5	+16.8
Iowa.....	40,081	2,399,841	48.90	+4	+5	+1.2	+4.9	S. C.....	39,527	896,490	22.68	+1.2	+3.0	+13.2	+6.2
Kans.....	38,364	1,934,147	50.42	+5	+8	+5.5	+24.4	S. Dak.....	12,117	472,892	39.03	+3	+9	+2.0	+7.8
Ky.....	61,079	1,290,595	21.13	+1	+1	+13.5	+15.7	Tenn.....	62,055	1,921,469	30.96	+1.0	+1.2	+12.3	+30.9
La.....	121,076	5,712,329	47.18	+5	+6	+8.7	+9.1	Tex.....	219,609	7,495,196	34.13	+3	+2	+4.9	+5.6
Maine.....	14,515	626,559	43.17	+1.1	+1.6	+8.9	+37.3	Utah.....	10,097	456,458	45.21	+4	+2	+5	+10.7
Md.....	11,920	442,456	37.09	+4	+7	+6	+2.5	Vt.....	6,713	235,010	35.01	+7	+1.4	+3.0	+3.2
Mass.....	98,091	6,417,795	65.43	+1.3	+7.6	+7.6	+14.5	Va.....	18,939	399,252	21.08	+9	+1.5	+9.6	+18.0
Mich.....	98,743	4,609,199	46.68	+8	+9	+7.4	+18.5	Wash.....	71,936	4,811,524	66.89	+1.4	+1.0	+12.1	+23.2
Minn.....	55,908	2,749,958	49.19	+2	+4	+2.3	+9.5	W. Va.....	25,578	695,047	27.17	+1.7	+1.7	+12.4	+47.6
Miss.....	61,532	1,164,646	18.92	+8	+1.1	+13.8	+31.4	Wis.....	51,550	2,300,935	42.70	+9	+1.2	+6.4	+11.6
								Wyo.....	4,174	230,764	55.29	+1.5	+1.2	+2.5	+4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24–26. All data subject to revision.

<sup>2</sup> Includes 16,654 recipients under 65 years of age in California and 3,480 in Colorado.

radio and payments to these recipients for which Federal participation is not available.

<sup>3</sup> Increase of less than 0.05 percent.



Table 16.—General assistance: Cases and payments to cases, by State, December 1949<sup>1</sup>

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	November 1949 in—		December 1948 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	562,000	\$28,385,000	\$50.47	+3.7	+3.5	+41.6	+50.8
Ala.	7,961	108,150	13.58	+1.9	+2.5	+25.5	+6.9
Alaska	128	4,202	32.83	+20.8	+22.3	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.	1,404	50,062	35.66	+4	+1.3	-17.9	-22.4
Ark.	2,564	33,045	12.89	+1.4	+2.3	-2.7	+1.4
Calif.	40,535	2,015,908	49.73	+5.8	+2.7	+22.0	+23.3
Colo.	4,650	178,049	38.29	+10.5	+12.1	+4.1	-7.8
Conn.	6,229	355,030	57.00	+3.8	+9.7	+51.7	+76.1
Del.	1,385	52,940	38.22	+5.2	+9.1	+45.8	+59.5
D. C.	1,526	71,527	46.87	+1.9	-2.6	+23.5	+21.3
Fla.	4,800	72,900					
Ga.	3,501	58,462	16.70	+7.2	+7.2	+4.2	+2.3
Hawaii	3,071	140,080	45.61	+8.0	+4.3	+112.4	+79.6
Idaho	514	17,674	34.39	+3.4	+4.9	+4.9	+17.6
Ill.	44,569	2,396,229	53.76	+3.0	+5.3	+54.5	+61.5
Ind.	18,639	440,803	23.65	-1.9	-25.1	+70.4	+47.9
Iowa	4,246	124,329	29.28	+12.8	+20.9	-7	+1.6
Kans.	5,750	272,495	47.39	+8.3	+10.0	+17.4	+20.6
Ky.	3,158	81,116	25.69	-7.3	+6.4	+35.8	+121.6
La.	27,008	1,059,274	39.22	+2.5	+2.4	+62.3	+56.6
Maine	4,596	203,112	44.19	+17.1	+28.7	+48.9	+59.3
Md.	4,810	210,805	43.83	+1.9	+2.5	+6.4	+7.5
Mass.	25,593	1,476,670	57.70	+7.2	+15.1	+43.0	+54.0
Mich.	36,335	1,957,535	53.32	+6.1	+14.3	+26.9	+22.1
Minn.	8,095	402,965	49.78	+1.7	-1.8	+12.6	+15.3
Miss.	640	7,164	11.09	+8	-1.2	+15.2	+33.6
Mo.	16,730	534,845	31.95	+2	+1	+18.5	+24.7
Mont.	1,690	55,410	32.61	+26.2	+18.0	-8	+19.0
Nebr.	1,690	55,696	32.78	+11.0	+16.1	+9.1	+8.2
Nev.	398	9,437	23.71	+17.1	+1.2	+7.3	+24.2
N. H.	2,233	96,886	43.39	+20.4	+30.9	+67.1	+64.8
N. J.	13,316	828,962	62.25	+9.8	+13.0	+63.4	+75.8
N. Mex.	1,813	43,134	23.79	+2.0	+1.7	-4.5	+1.6
N. Y.	85,896	6,528,255	76.00	+4.9	+6.3	+41.3	+49.4
N. C.	4,316	63,478	14.71	+7.3	+6.5	+16.1	+16.2
N. Dak.	1,031	42,151	40.88	+25.6	+35.2	+22.7	+38.7
Ohio	40,010	1,935,397	48.37	-5.8	-1.5	+66.2	+65.9
Okla.	10,400	195,142	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	+13.1
Oreg.	9,577	470,714	49.15	+22.8	+21.6	+22.1	+29.5
Pa.	52,373	3,048,515	58.21	-8.9	-21.6	+73.2	+93.4
R. I.	6,875	436,013	63.42	+12.0	+17.2	+112.3	+170.8
S. C.	5,286	83,044	15.71	+3.6	+5.6	+18.5	+17.9
S. Dak.	760	20,688	27.22	+22.0	+27.2	+25.2	+16.1
Tenn.	2,368	29,082	12.28	+26.2	+5.7	+22.8	+11.7
Tex.	11,000	115,000					
Utah	2,424	119,338	49.23	+11.9	+13.3	+15.6	+1.0
Vt.	1,300	46,000					
Va.	4,604	101,304	22.00	+5.4	+5.7	+11.1	+9.4
Wash.	20,602	1,454,086	70.58	+24.4	+29.0	+86.4	+126.6
W. Va.	5,299	116,755	22.03	+5.2	+7.3	+45.6	+115.5
Wis.	10,190	530,704	52.08	+16.3	+23.0	+78.0	+107.6
Wyo.	509	24,056	47.26	+6.0	+11.2	+10.7	+2.9

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not calculated on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 12 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Includes cases receiving medical care only.

<sup>10</sup> Excludes estimated duplication between programs; 1,649 cases were aided by county commissioners and 5,162 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

<sup>11</sup> Estimated.

<sup>12</sup> Estimated on basis of reports from a sample of cities and towns.

Table 17.—Aid to the blind: Recipients and payments to recipients, by State, December 1949<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1949 in—		December 1948 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	92,757	\$4,276,714	\$46.11	+0.6	+0.9	+8.1	+14.5
Total, 47 States <sup>3</sup>	74,351	3,542,065	47.64	+0.8	+1.1	+9.4	+16.5
Ala.	1,376	31,468	22.87	+1.2	+1.8	+18.3	+9.5
Ariz.	825	50,950	61.76	-4	-5	+16.7	+11.3
Ark.	1,836	54,180	29.51	+8	+1.4	+8.1	+30.5
Calif.	9,840	813,793	82.70	+1.6	+1.7	+20.8	+29.6
Colo.	385	21,714	56.40	+8	+1.4	-2.0	+2.6
Conn.	233	12,104	51.95	+9.9	+7.7	+53.3	+60.7
Del.	157	6,330	40.32	+6.1	+6.6	+19.8	+37.5
D. C.	264	11,651	44.13	-8	-1.4	+21.1	+17.1
Fla.	3,174	135,874	42.81	+2	+4	+6.7	+10.3
Ga.	2,609	70,168	26.89	+1	+7	+7.4	+19.5
Hawaii	102	3,616	35.45	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Idaho	218	11,081	50.83	+1.9	+1.3	+6.9	+5.6
Ill.	4,542	212,279	46.74	( <sup>4</sup> )	+1	-4	+6.2
Ind.	1,865	71,215	38.18	+3	-8	+5	+6.2
Iowa	1,190	63,861	53.66	-7	-3	-1.5	+2.5
Kans.	768	40,339	52.52	+1.2	+7	-6.3	+8.6
Ky.	2,154	48,186	22.37	+1.2	+1.3	+11.1	+12.8
La.	1,770	75,299	42.54	+1.0	+1.2	+14.6	+16.8
Maine	658	28,810	43.78	-2	+4	+5	+27.4
Md.	473	19,320	40.85	-4	-6	+1.3	+5.7
Mass.	1,447	92,652	64.03	+1.5	+2.2	+12.7	+25.6
Mich.	1,791	90,403	50.48	+1.1	+1.0	+15.0	+28.0
Minn.	1,081	60,906	56.34	+2	-6	+3.4	+5.3
Miss.	2,643	69,457	26.28	+2	+6	+10.6	+16.2
Mo.	2,824	112,880	40.00	+2	+2	+1.0	+16.5
Mont.	518	28,981	55.95	+1.4	+1.0	+11.4	+35.2
Nebr.	631	34,853	55.23	+2.6	+7.5	+20.0	+36.8
Nev.	31	1,684	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
N. H.	322	15,152	47.06	+9	+1.3	+1.0	+6.0
N. J.	706	38,672	54.78	-1	+1	+10.7	+30.7
N. Mex.	471	16,870	35.82	+1.1	+3.8	+11.6	+10.7
N. Y.	3,900	236,754	60.71	+8	+7	+7.6	+8.2
N. C.	3,853	124,533	32.33	+8	+2.6	+11.0	+22.9
N. Dak.	119	5,818	48.89	+8	-3	+2.6	+6.0
Ohio	3,748	168,277	44.90	+3	+1.0	+6.9	+8.8
Okla.	2,723	144,090	53.14	+1	+2	+4.3	+5.1
Oreg.	386	22,409	58.05	+3	+4	+1.8	+8.9
Pa.	15,651	690,005	39.67	+2	-3	+3.5	+3.8
R. I.	163	8,565	52.55	-1.2	+5	+10.9	+19.5
S. C.	1,454	42,786	29.43	+1.3	+2.3	+8.3	+14.0
S. Dak.	212	7,540	35.57	+1.0	0	+6.5	+10.9
Tenn.	2,433	90,560	37.22	+1.4	+1.9	+17.0	+20.5
Tex.	6,267	241,081	38.47	+2	+3	+8.1	+8.4
Utah	201	9,936	49.43	-1.5	-2.9	+3.6	-6.9
Vt.	184	7,123	38.71	+2.2	+1.3	-3.2	-4.5
Va.	1,471	42,801	29.10	+1.0	+1.3	+11.2	+24.3
Wash.	708	61,000	79.43	+2.4	+4.6	+11.5	+22.7
W. Va.	956	29,606	30.97	+8	+1.4	+9.0	+40.0
Wis.	1,374	63,385	46.13	+1.0	+1.1	+4.8	+10.8
Wyo.	90	4,997	55.52	( <sup>4</sup> )	( <sup>4</sup> )	-14.3	-11.8

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

<sup>2</sup> Includes 537 recipients of aid to the partially self-supporting blind in California and 11 in Washington and payments to these recipients for which Federal funds are not available.

<sup>3</sup> States with plans approved by the Social Security Administration. Includes recipients of and payments for aid to the partially self-supporting blind in California and Washington.

<sup>4</sup> Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Represents statutory monthly pension of \$40 per recipient; excludes payment for other than a month.